The Second Hundred Largest Banks in the U.S.

(EXCLUSIVE OF SAVINGS BANKS)

In Order of Deposits December 31, 1982

Compiled Annually Since 1921 by the **American Banker** in Cooperation with Polk's Bank Directory

Position Dec. 31, 1982		Deposits Dec. 31, 1982* $	Deposits Dec. 31, 1981 $	Rank 1981	Gain	Capital(a) Dec. 31, 1982* $	Capital(a) Dec. 31, 1981 $	Surplus & Undiv. Prof.(b) Dec. 31, 1982* $	Surplus & Undiv. Prof.(b) Dec. 31, 1981 $
101	Equitable Bank NA, Baltimore, Md.	1,887,183,000	1,674,739,000	104	+ 3	17,171,000	16,671,000	108,823,000	14,627,000
102	Sumitomo Bank of California, San Francisco	1,867,495,962	1,747,532,858	94		56,678,285[2]	75,104,625[2]	74,480,262	54,795,686
103	Allied Bank of Taxas, Houston	1,859,232,000	1,356,067,964	125	+22	21,250,000[2]	21,875,000[2]	97,144,044	74,524,988
104	First National State Bank, Newark, N.J.	1,829,521,000	1,661,854,000	106	+ 2	20,624,000[2]	21,474,000[2]	110,011,000	95,848,000
105	Indiana National Bank, Indianapolis	1,785,310,000	1,806,822,000	89		25,000,000	25,000,000	136,349,000	121,904,000
106	Northwestern Bank, North Wilkesboro, N.C.	1,742,096,000	1,631,463,381	108	+ 2	22,252,000[2]	23,926,430[2]	114,667,000	111,466,660
107	Idaho First National Bank, Boise	1,738,552,000	1,582,158,000	110	+ 3	15,371,000	15,371,000	131,342,000	118,324,000
108	J. Henry Schroder Bank & Trust Co., New York	1,725,755,000	1,761,170,000	92		14,000,000	14,000,000	92,057,000	86,584,000
109	Liberty National Bank & Trust Co., Oklahoma City	1,704,861,471	1,737,090,994	96		49,092,000[2]	24,400,000[2]	72,652,427	61,612,449
110	Hamilton Bank, Lancaster, Pa.	1,689,111,000	1,559,057,000	112	+ 2	18,326,000	18,326,000	130,074,000	118,339,000
111	United States Trust Co., New York	1,672,086,282	1,664,022,018	105		39,995,145[2]	39,995,145[2]	96,604,828	149,017,660
112	IntraWest Bank of Denver NA	1,671,914,000	1,283,816,000'	134	+22	16,400,000	21,200,000[2]	75,615,000	91,147,000
113	United Bank of Denver NA	1,660,198,000	1,595,979,000	109		19,689,000[2]	19,689,000[2]	99,665,000	93,458,000
114	Trust Co. Bank, Atlanta	1,637,230,000	1,364,148,000	124	+10	21,600,000	21,600,000	129,614,000	103,276,000
115	Zions First National Bank, Salt Lake City, Utah	1,634,507,000	1,493,908,000	115		33,000,000[2]	33,600,000[2]	81,417,000	70,188,000
116	Society National Bank, Cleveland	1,615,175,000	1,576,334,137	111		19,400,000	9,400,000	110,938,000	102,341,299
117	Suburban Bank, Bethesda, Md.	1,599,584,261	1,244,015,391	138	+21	19,522,560[2]	19,872,560[2]	107,385,091	97,061,598
118	Texas American Bank/Fort Worth NA	1,597,033,000	1,469,465,000	117		40,875,000[2]	41,250,000[2]	88,300,000	74,967,000
119	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	1,587,157,000	1,531,023,000	113		20,000,000	20,000,000	125,068,000	108,432,000
120	Central National Bank, Cleveland	1,578,277,000	1,690,617,000	101		101,797,000[2]	46,797,000[2]	69,973,000	114,576,000
121	Whitney National Bank New Orleans	1,568,096,322	1,496,820,268	114		2,800,000	2,800,000	192,133,241	169,954,763
122	United Jersey Bank, Hackensack, N.J.	1,544,574,000	1,335,233,000	128	+ 6	36,231,000[2]	36,705,000[2]	82,477,000	75,017,000
123	City National Bank, Beverly Hills	1,507,955,000	1,274,795000	135	+12	11,500,000[2]	12,250,000[2]	95,941,000[2]	87,615,000
124	First National Bank, Birmingham, Ala.	1,497,697,000	1,405,589,000	120		26,208,000	25,483,000	131,920,000	119,075,000
125	Peoples National Bank, Seattle	1,494,494,000	1,302,582,000	132	+ 7	34,300,000[2]	34,352,000[2]	86,848,000	77,984,000
126	Barnett Bank of South Florida NA, Miami	1,484,908,461	1,177,970,000	145	+19	1,000,000	11,996,000	92,073,000	81,253,000
127	Old Stone Bank, Providence, R.I.	1,482,677,000	1,325,442,000	129	+ 2	33,208,000[2]	48,065,000[2]	56,545,000	58,264,000
128	Michigan National Bank, Lansing	1,476,491,000	1,369,334,000	123		21,864,000	23,864,000[2]	66,305,000	92,294,000
129	Fuji Bank & Trust Co., New York	1,469,960,620	1,384,171,791	122		67,877,400[2]	65,731,500[2]	50,338,274	43,220,277
130	Industrial Valley Bank & Trust Co., Philadelphia	1,467,220,000	1,341,917,000	127		50,540,000[2]	50,009,000[2]	74,712,000	70,917,000
131	South Carolina National Bank, Columbia	1,465,536,000	1,311,673,000	131		20,648,000[2]	20,648,710[2]	132,345,000	123,843,200
132	Citibank (South Dakota) NA, Sioux Falls	1,456,246,000	1,638,885,499	107		100,000,000	100,000,000	199,973,000	153,186,621
133	Manufacturers & Traders Trust Co., Buffalo, N.Y.	1,450,784,000	1,411,293,446	119		29,279,425[2]	31,729,425†	112,326,238	107,378,980
134	First Citizens Bank & Trust Co., Raleigh, N.C.	1,421,031,497	1,320,219,270	130		29,050,700[2]	35,249,060†	95,372,878	76,278,953
135	First National Bank, Midland, Tex.	1,413,283,000	1,348,227,761	126		28,068,000[2]	25,566,240[2]	106,539,000	70,703,482
136	Heritage Bank NA, Jamesburg, N.J.	1,396,558,000	758,709,000	221	+85	25,008,000[2]	6,253,000	85,292,000	54,027,000
137	Deposit Guaranty National Bank, Jackson, Miss.	1,389,523,000	1,288,672,000	133		16,481,000[2]	16,661,000[2]	111,265,000	101,123,000
138	First Tennessee Bank NA, Memphis	1,375,211,000	1,297,059,000	121		20,920,000[2]	21,660,000[2]	96,750,000	97,569,000
139	Imperial Bank, Los Angeles	1,369,007,899	1,182,396,000	144	+ 5	20,342,000[2]	20,342,000[2]	46,703,320	44,477,000
140	Sun Bank NA, Orlando, Fla.	1,335,745,000	1,019,732,000	163	+23	2,325,000[2]	2.475,000[2]	88,529,000	62,988,000
141	Michigan National Bank, Detroit	1,333,835,000	1,475,581,000	116		32,334,000[2]	33,308,500[2]	70,155,000	65,730,000
142	Mitsui Manufacturers Bank, Los Angeles	1,328,514,000	1,267,952,000	136		21,118,000[2]	22,871,000[2]	85,164,000	76,135,000
143	Union National Bank, Pittsburgh	1,323,055,000	1,170,089,000	147	+ 4	25,000,000	25,000,000	100,804,000	109,870,000
144	Merchants National Bank & Trust Co., Indianapolis	1,322,443,000	1,251,477,233	137		26,296,000[2]	26,296,080[2]	79,154,000	77,044,199
145	First National Exchange Bank, Roanoke, Va.	1,293,329,889	1,074,193,037	155	+10	21,474,860[2]	18,790,670[2]	78,824,722	68,507,359
146	Citizens & Southern Nat'l Bank, Charleston, S.C.	1,292,287,568	965,980,000	172	+26	11,000,000	11,000,000	76,015,394	67,561,000
147	Rhode Island Hospital Trust National Bank, Providence	1,286,574,000	1,240,833,000	139		25,200,000[2]	25,200,000[2]	78,364,000	80,134,000
148	Industrial Bank of Japan Trust Co., New York	1,273,140,000	1,109,365,000	153	+ 5	65,842,000[2]	64,470,000[2]	47,433,000	42,867,000
149	Old Kent Bank & Trust Co., Grand Rapids, Mich.	1,271,933,000	1,213,105,000	140		20,279,000[2]	20,579,000[2]	75,051,000	89,583,000
150	Third National Bank, Nashville, Tenn.	1,254,878,000	1,187,044,000	143		29,250,000[2]	29,750,000[2]	91,771,000	80,712,000
151	First Security Bank of Idaho NA, Boise	1,243,151,527	1,162,732,605	148		25,000,000[2]	25,000,000[2]	70,967,743	64,150,000
152	RepublicBank Houston NA, Tex.	1,238,440,396	1,142,081,728	150		32,500,000[2]	32,500,000[2]	53,420,188	53,306,428
153	Barclays Bank of New York NA	1,232,949,000	252,471,000	577	+424	25,000,000	7,500,000	51,823,000	19,042,000
154	Frost National Bank, San Antonio, Tex.	1,227,393,389	1,065,297,868	157	+ 3	23,300,000[2]	24,425,000[2]	74,600,426	62,432,973
155	Banco de Ponce, P.R.	1,224,427,815	1,156,182,222	149		36,165,650[2]	20,315,650[2]	67,103,951	61,324,727
156	Bank of Oklahoma NA, Tulsa	1,219,351,000	1,205,405,000	142		22,765,000[2]	22,765,000[2]	72,264,000	63,091,000
157	First American Bank of Nashville NA, Tenn.	1,196,441,000	1,206,003,000	141		24,000,000[2]	24,000,000[2]	85,572,000	78,359,000
158	Union Trust Co., Baltimore	1,188,013,000	1,075,654,000	154		24,520,000	24,520,000	66,377,000	60,970,000
159	Union Trust Co., Stamford, Conn.	1,177,567,000	1,050,831,000	158		15,832,000[2]	13,132,000	89,326,000	82,010,000
160	Branch Banking & Trust Co., Wilson, N.C.	1,164,302,000	980,723,000	170	+10	13,253,000[2]	13,290,000[2]	83,501,000	78,205,000
161	Wilmington Trust Co., Del.	1,151,005,000	1,137,688,000	151		32,610,000[2]	32,500,000[2]	83,198,000	75,551,000
162	BayBank Middlesex, Burlington, Mass.	1,150,860,774	1,026,625,232	162		31,000,000[2]	31,000,000[2]	50,502,506	44,687,544
163	First National Bank, Jackson, Miss.	1,146,037,863	1,134,655,000	152		9,517,500	9,517,500	86,253,999	83,682,791
164	Exchange Bank & Trust Co. of Florida NA, Tampa	1,140,809,000	585,568,000	170	+106	9,078,000	5,140,000	68,297,000	37,924,000
165	New Jersey National Bank, Trenton	1,137,041,000	1,005,894,000	165		30,037,000[2]	30,037,000[2]	57,425,000	52,343,000
166	Central Trust Co. NA, Cincinnati	1,116,549,448	940,145,000	177	+11	12,702,370	12,702,000	93,373,975	90,431,000
167	Dauphin Deposit B&T Co., Harrisburg, Pa.	1,107,523,492	655,812,093	249	+82	14,316,620	12,209,120	83,180,659	55,940,947
168	Bankers Trust of South Carolina, Columbia	1,093,619,000	969,730,658	171	+ 3	50,848,156[2]	51,551,228[2]	39,581,052	31,592,530
169	Bank One of Columbus NA, Ohio	1,092,834,025	1,066,852,456	156		20,000,000	20,000,000	78,322,347	67,104,607
170	Citibank (New York State) NA, Buffalo	1,091,974,000	956,733,000	173	+ 3	140,000,000	140,000,000	195,654,000	202,878,000
171	Old National Bank, Spokane, Wash.	1,084,920,016	1,037,994,606	161		22,481,940[2]	18,481,940[2]	64,814,496	58,951,117
172	Commerce Union Bank, Nashville, Tenn.	1,083,465,255	1,047,650,502	159		43,500,000[2]	36,500,000[2]	60,327,161	56,291,122
173	First National Bank, Fort Worth, Tex.	1,082,431,809	1,176,067,072	146		37,000,000[2]	37,000,000[2]	71,062,458	68,630,173
174	First National Bank of Florida, Tampa	1,063,930,000	912,122,000	179	+ 5	17,500,000[2]	15,284,000[2]	69,431,000	54,310,000
175	First National Bank & Trust Co., Tulsa, Okla.	1,050,425,000	1,014,403,000	164		24,042,000[2]	24,762,000[2]	63,578,000	61,719,000
176	Long Island Trust Co. NA, Garden City, N.Y.	1,049,794,000	870,132,000	188	+12	14,801,000[2]	12,844,000[2]	62,581,000	57,329,000
177	National Community Bank, Rutherford, N.J.	1,047,184,600	1,003,195,421	166		15,948,088	15,948,088	69,036,207	63,116,380
178	Key Bank NA, Albany, N.Y.	1,047,150,048	920,277,000	178		16,816,158[2]	17,316,000[2]	87,062,000	86,733,000
179	InterFirst Bank Houston NA	1,045,249,000	951,256,000	174		52,000,000[2]	42,000,000[2]	79,289,000	57,003,000
180	Liberty National Bank & Trust Co., Louisville, Ky.	1,040,384,000	763,884,000	218	+38	22,500,000[2]	14,750,000[2]	63,764,000	48,715,000
181	F&M Marquette National Bank, Minneapolis	1,035,409,000	218,000,000	664	+483	14,020,000[2]	2,250,000	66,397,000	22,750,000
182	Colonial Bank, Waterbury, Conn.	1,034,800,000	996,624,521	168		19,566,000[2]	19,986,000[2]	57,431,000	59,318,002
183	Morgan Bank (Delaware), Wilmington	1,027,150,000	......	...		200,000,000[2]	......	113,970,000	......
184	SouthTrust Bank of Alabama NA, Birmingham	1,024,794,386	949,539,384	175		18,550,000[2]	37,450,000[2]	79,752,061	72,543,283
185	Huntington Bank of Northeast Ohio, Cleveland	1,017,350,001	1,000,412,000	167		19,698,000[2]	19,698,000[2]	82,425,874	88,062,000
186	First National Bank of South Carolina, Columbia	1,001,259,000	824,559,043	195	+ 9	8,000,000	8,000,000	73,883,000	65,671,786
187	UBAF Arab American Bank, New York	984,835,000	790,551,000	207	+20	43,762,000	31,262,000	56,667,000	41,124,424
188	First National Bank, Cincinnati	978,148,000	940,602,000	176		18,200,000	18,200,000	120,059,000	120,817,000
189	Northeastern Bank of Pa., Wilkes-Barre	974,952,000	768,561,000	217	+28	15,476,000[2]	15,241,000[2]	50,624,000	45,074,000
190	Union Planters National Bank, Memphis, Tenn.	969,340,000	898,436,161	183		15,200,000	15,200,000	68,925,000	70,499,689
191	Hibernia National Bank, New Orleans	965,868,000	896,948,000	184		24,773,030[2]	24,523,000[2]	61,478,000	55,407,000
192	Bank of the West, San Francisco	964,588,000	775,025,000	212	+20	14,121,000[2]	14,621,000[2]	82,800,000[2]	76,937,000
193	Golden State Sanwa Bank, San Francisco	960,603,000	720,081,000	231	+38	24,410,000[2]	26,888,000[2]	42,916,000	39,882,000
194	Albuquerque National Bank, N.M.	960,411,686	832,652,640	194		21,000,000	21,000,000	52,440,266	45,231,360
195	Colorado National Bank, Denver	947,723,000	882,991,647	186		7,500,000	12,500,000[2]	61,949,000	52,791,942
196	New Jersey Bank NA, West Paterson	943,401,000	841,950,00	193		9,693,000	9,693,000	62,410,000[3]	53,839,000[3]
197	First National Bank, Totowa, N.J.	938,908,000	822,169,000	196		11,280,000	11,280,000	44,914,000	39,984,000
198	First American Bank of Virginia, McLean	938,885,000	621,680,315	197		20,560,000[2]	19,731,207[3]	64,627,000	57,241,479
199	First National Bank of Commerce, New Orleans, La.	935,477,000	850,979,000	190		9,275,000	9,275,000	70,451,000	61,519,000
200	Citizens Commercial & Savings Bank, Flint, Mich.	934,505,254	885,803,913	185		12,498,440	12,298,440	62,714,180	68,375,542

(a)—Includes only common stock unless otherwise noted. (b)—Includes reserve for contingencies and other capital reserves. *—American Banker requested banks to report their yearend 1982 deposit and capital data from the Federal regulatory "call report." Therefore, for some banks, the 1982 data and the 1981 data are not exactly comparable, because the 1981 data for some banks are from their public statements which are based on general accounting principals ("gap"). In addition, 1982 and 1981 data may not be comparable because of mergers, acquisitions, etc. The 1981 data shown are as reported in 1982 and have not been restated. 2—Includes subordinated debt and/or preferred stock in addition to common stock capital. 3—Includes subordinated debt assumed by parent. N.A.—Not available.

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(EXCLUSIVE OF SAVINGS BANKS)

In Order of Deposits December 31, 1982

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Position Dec. 31, 1982		Deposits				Capital(a)		Surplus & Undiv. Prof.(b)	
		Dec. 31, 1982* $	Dec. 31, 1981* $	Rank 1981	Gain	Dec. 31, 1982* $	Dec. 31, 1981 $	Dec. 31, 1982* $	Dec. 31, 1981 $
201	United Bank of Arizona, Phoenix	929,282,000	703,555,000	236	+35	17,629,000[2]	17,188,000[2]	42,014,000	34,409,000
202	Fifth Third Bank, Cincinnati	925,205,000	857,339,248	189		15,806,000	15,806,000	125,420,000	113,355,000
203	Commonwealth National Bank, Harrisburg, Pa.	924,671,000	911,760,000	180		21,500,000	21,300,000[2]	61,917,000	61,329,000
204	United Missouri Bank of Kansas City NA	922,991,000	846,018,000	191		13,250,000	13,250,000	94,469,000	55,753,000
205	First National Bank, Allentown, Pa.	914,818,000	842,342,000	192		16,118,000[2]	16,730,710[2]	57,150,000	56,768,583
206	State Bank of Albany, N.Y.	912,785,813	757,723,264	223	+17	13,047,930	13,047,930	106,391,348	102,241,561
207	Winters National Bank & Trust Co., Dayton, Ohio	906,051,000	882,862,000	187		12,950,000	12,950,000	71,037,000	66,984,000
208	National State Bank, Elizabeth, N.J.	903,390,064	793,572,031	206		21,000,000	22,450,000[2]	40,140,345	34,336,000
209	InterFirst Bank Austin NA, Tex.	902,495,000	758,397,215	222	+13	5,681,000	5,680,620	56,294,000	51,158,242
210	First Jersey National Bank, Jersey City, N.J.	880,903,000	768,846,232	216	+ 6	15,276,000[2]	15,576,000[2]	49,087,000	42,192,849
211	First National Bank, Akron, Ohio	877,301,000	800,320,617	203		22,279,720	22,279,720	89,242,812	84,913,130
212	National Bank of Washington, D.C.	876,288,000	819,666,680	198		13,750,000	13,750,000	45,506,000	43,867,831
213	Puget Sound National Bank, Tacoma, Wash.	872,674,000	778,854,000	211		17,690,000[2]	18,000,000[2]	48,615,000	43,920,000
214	Central Bank, San Francisco	868,262,000	804,647,000	202		12,868,000[2]	13,043,000[2]	42,291,000	38,673,000
215	LaSalle National Bank, Chicago	861,691,000	984,149,000	169		39,698,000[2]	20,399,000[2]	62,293,000	58,056,000
216	Exchange National Bank, Chicago	843,718,000	471,184,000	335	+119	11,846,980	12,346,980[2]	47,418,998	24,296,793
217	Toledo Trust Co., Ohio	843,053,618	698,741,000	240	+23	14,412,980	14,413,000	81,462,043	70,061,000
218	National Bank of Commerce, San Antonio, Tex.	836,935,987	774,459,742	213		15,000,000[2]	15,000,000[2]	47,080,606	44,515,252
219	Daiwa Bank Trust Co., New York	831,748,651	811,006,000	201		30,000,000[2]	30,000,000[2]	21,553,003	18,873,000
220	Central Bank of Denver	823,098,000	754,875,663	224	+ 4	15,500,000[2]	15,700,000[2]	49,158,000	42,734,723
221	Commerce Bank of Kansas City NA, Mo.	819,200,000	783,363,000	210		18,000,000	18,000,000	58,673,000	58,340,000
222	Louisiana National Bank, Baton Rouge	815,496,000	709,112,000	233	+11	18,466,000[2]	20,216,270[2]	58,646,000	50,475,820
223	Marine Bank NA, Milwaukee	815,075,000	605,227,000	262	+39	12,222,000	10,000,000	48,601,000	36,651,000
224	Hibernia Bank, San Francisco	814,948,000	790,357,000	208		11,062,000	10,437,000	68,084,000	53,964,000
225	Iowa-Des Moines National Bank	800,002,000	745,295,000	225		24,000,000[2]	19,000,000[2]	40,156,000	43,476,000
226	First National Bank, Kansas City, Mo.	799,973,000	770,203,000	215		12,000,000	12,000,000	71,161,000	69,329,000
227	First Peoples Bank of New Jersey, Haddon Twp.	796,771,000	907,011,000	181		N.A.	28,454,852[2]	N.A	25,998,449
228	City National Bank, Detroit	793,490,000	762,881,000	220		30,600,000[2]	30,800,000[2]	25,624,000	30,495,000
229	First Nat'l State Bank of So. Jersey, Burlington Twp., N.J.	789,230,000	220,171,000	656	+427	22,250,000[2]	6,000,000	41,357,000	12,657,000
230	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	788,307,000	773,004,000	214		34,844,000[2]	35,289,000[2]	49,945,000	42,984,000
231	Capital Bank NA, Houston	783,881,000	716,363,000	232	+ 1	37,500,000[2]	25,500,000[2]	34,414,000	47,706,000
232	Fourth National Bank & Trust Co., Wichita, Kan.	780,375,000	720,666,000	230		15,000,000	15,000,000	54,576,000	49.878,000
233	Bank of the South NA, Atlanta	779,691,000	794,210,000	205		15,290,000[2]	15,480,000[2]	68,584,000	59,875,000
234	Boatmen's National Bank, St. Louis	779,609,000	729,250,000	228		9,934,000	9,934,000	44,523,000	39,622,000
235	First City Bank, Dallas	776,431,067	588,232,073	269	+34	23,274,000[2]	23,374,000[2]	28,848,145	25,845,924
236	First Virginia Bank, Falls Church	773,683,916	664,006,561	247	+11	13,860,000	12,450,000	50,199,980	41,752,416
237	Citytrust, Bridgeport, Conn.	773,215,000	603,734,000	264	+27	9,110,000[2]	9,426,000[2]	46,960,000	40,452,000
238	Valley Bank of Nevada, Las Vegas	773,104,408	763,491,183	219		41,796,926[2]	42,486,926[2]	25,907,602	20,270,153
239	Southern Bank & Trust Co., Greenville, S.C.	761,209,000	458,118,000	341	+102	4,691,000[2]	5,452,000[2]	44,486,000	31,881,000
240	First Eastern Bank NA, Wilkes-Barre, Pa.	756,942,000	732,249,000	227		17,649,000[2]	17,649,000[2]	45,330,000	41,802,000
241	Bank of the Commonwealth, Detroit	756,543,000	800,059,869	204		N.A.	41,989,818[2]	N.A.	13,977,852
242	First National Bank, Shreveport, La.	744,249,000	697,172,000	241		16,368,000	16,368,000	60,470,000	53,946,000
243	United Carolina Bank, Whiteville, N.C.	741,126,000	648,372,000	250	+ 7	8,787,000	8,232,000	50,586,000	45,567,000
244	Southern National Bank of N.C., Lumberton	740,673,696	525,572,880	304	+60	15,946,330[2]	12,208,800[2]	33,739,030	26,056,310
245	Genesee Merchants Bank & Trust Co., Flint, Mich.	740,159,000	736,123,000	226		6,200,000	6,200,000	51,204,000	47,297,000
246	NCNB National Bank of Florida, Boca Raton	737,448,864	474,407,000	331	+85	27,322,500	25,000,000	37,620,748	14,339,000
247	Oneida National Bank, Utica, N.Y.	735,928,048	704,560,000	235		14,852,880	14,753,000	37,839,361	37,888,000
248	Flagship National Bank, Miami	733,982,000	632,137,027	254	+ 6	8,886,000	8,886,000	54,889,000	51,007,000
249	BancTexas Dallas NA	732,779,000	527,927,000	302	+53	13,216,000[2]	13,216,000[2]	31,982,000	26,149,000
250	Amalgamated Bank, New York	731,058,000	570,890,928	274	+24	5,000,000	5,000,000	50,973,000	47,065,048
251	Texas Commerce Bank-Austin NA, Tex.	730,458,238	670,467,458	244		5,607,085	5,607,085	48,956,635	41,355,215
252	Bank of Delaware, Wilmington	726,999,000	669,304,984	245		13,798,860	13,000,000	48,302,118	43,381,292
253	Banco de Santander-P.R., Hato Rey	726,264,413	607,925,992	260	+ 7	19,400,000[2]	19,400,000[2]	32,430,731	21,170,955
254	First National Bank, Amarillo, Tex.	725,503,659	631,085,203	255	+ 1	33,942,000[2]	19,677,000[2]	32,739,000	63,556,000
255	Commercial National Bank, Shreveport, La.	717,826,000	700,956,000	238		14,000,000	14,000,000	56,329,000	47,627,000
256	Omaha National Bank, Neb.	714,421,000	703,192,382	237		25,200,000[2]	25,200,000[2]	49,038,000	43,215,571
257	Central Fidelity Bank NA, Lynchburg, Va.	712,651,000	613,011,000	258	+ 1	6,141,000	6,141,000	44,901,000	42,325,000
258	Security Bank & Trust Co., Southgate, Mich.	712,048,000	667,020,081	246		19,750,000[2]	20,000,000[2]	38,323,000	34,361,969
259	Fidelity Bank NA, Oklahoma City	710,303,000	678,668,000	242		10,327,000	10,327,000	39,253,000	35,738,000
260	Central Penn National Bank, Philadelphia	708,748,000	674,308,000	243		16,706,000[2]	22,644,000[2]	60,143,000	54,364,000
261	First Interst. Bank of Utah NA, Salt Lake City	700,513,931	604,329,771	263	+ 2	18,333,446[2]	18,000,000[2]	45,365,295	39,428,745
262	Laredo National Bank, Tex.	698,590,399	564,051,234	278	+16	7,562,000[2]	7,562,000[2]	31,032,515	26,354,554
263	Banco Central Corp., Hato Rey, P.R.	698,146,890	788,902,196	209		73,620,521[2]	46,441,958[2]	7,550,291	1,204,396
264	Barclays Bank of California, San Francisco	696,306,000	723,474,000	229		20,000,000	20,000,000	30,598,000	37,990,000
265	National Bank of Alaska, Anchorage	694,515,000	607,456,000	261		30,000,000	30,000,000	66,393,000	53,420,000
266	Oregon Bank, Portland	693,275,000	698,815,000	239		15,355,000[2]	15,355,000[2]	42,876,000	40,789,000
267	Citizens First National Bank, Ridgewood, N.J.	688,800,000	558,382,000	280	+13	5,756,000	5,726,000	36,912,000	33,139,000
268	Trust Company of New Jersey, Jersey City	682,148,000	656,959,000	248		14,110,000[2]	14.410,000[2]	32,825,000	23,246,000
269	Citizens Bank & Trust Co., Riverdale, Md.	680,961,052	601,539,466	265		17,930,000	16,182,890	70,885,588	60,152,276
270	Brown Brothers Harriman & Co., New York	677,318,101	642,940,968	251		20,000,000	18,000,000	30,225,283	26,145,284
271	Southeast National Bank of Pa., Malvern	672,0[illegible],000	570,558,000	275	+ 4	20,500,000[2]	25,500,000[2]	45,563,000	36,741,000
272	Security Trust Co., Rochester, N.Y.	671,605,052	609,518,000	259		22,770,000[2]	23,000,000[2]	31,517,910	30,221,000
273	Central Fidelity Bank NA, Richmond, Va.	670,740,000	431,331,000	364	+91	11,850,000	10,875,000	46,176,000	33,827,000
274	Marine Bank, Warren, Pa.	668,128,000	383,474,000	409	+135	13,775,000[2]	9,401,000[2]	41.983,000	24,295,000
275	San Diego Trust & Savings Bank, Calif.	667,700,000	581,039,000	272		13,500,000[2]	13,500,000[2]	39,249,000	33,883,000
276	Guaranty Bank & Trust Co., Lafayette, La.	663,824,229	600,280,562	266		9,900,000	9,900,000	41,104,825	34,043,586
277	First American Bank NA, Washington, D.C.	645,886,484	541,346,442	291	+14	11,727,909[2]	11,790,552[2]	45,443,263	42,630,339
278	Shawmut-Worcester County Bank NA, Worcester, Mass.	642,487,000	635,771,000	252		10,233,000[2]	6,233,000	41,881,000	38,836,000
279	Arlington Trust Co., Lawrence, Mass.	640,715,000	582,201,000	271		8,515,625[2]	8,703,000[2]	31,434,000	25,346,000
280	Florida National Bank, Jacksonville	632,931,000	453,187,000	345	+65	12,500,000	12,500,000	35,690,000	33,578,000
281	Sun Bank/South Florida NA, Ft. Lauderdale	631,840,000	198,858,000	740	+459	300,000	300,000	48,675,000	12,768,000
282	American National Bank & Trust Co., Chattanooga, Tenn.	6[illegible],654,919	594,144,000	267		5,200,000	5,200,000	48,214,063	44,342,000
283	American National Bank. Morristown. N.J.	629,256,000	545,403,000	285	+ 2	9,159,000	8,966,000	43,457,000	41,033,000
284	Liberty National Bank, Buffalo, N.Y.	627,161,641	630,540,982	256		7,549,170	7,549,170	51,354,851	48,108,934
285	First Seneca Bank, Butler, Pa.	623,673,000	572,259,000	273		16,234,000[2]	16,347,000[2]	38,303,000	36,249,000
286	Pan American Bank NA, Miami	618,276,000	412,308,000	384	+98	6,471,000	6,471,000	32,804,000	30,181,000
287	Continental National Bank, Fort Worth, Tex.	618,267,893	567,350,713	277		14,180,000[2]	14,315,000[2]	33,331,505	32,475,470
288	National Bank of Commerce, Memphis, Tenn.	608,729,000	547,101,000	284		6,924,000	6,924,000	44,820,000	41,193,000
289	Provident Bank, Cincinnati	604,844,000	630,112,000	257		20,581,000[2]	21,116,000[2]	41,888,000	40,083,000
290	Merchants National Bank, Allentown, Pa.	604,527,000	547,336,000	283		9,423,000[2]	10,380,000[2]	38,645,000	33,459,000
291	El Paso National Bank, Tex.	603,684,425	528,921,000	298	+ 7	6,700,000	6,500,000	62,225,486	32,560,000
292	Valley National Bank, Passaic, N.J.	603,374,116	485,554,930	327	+35	5,917,665	5,098,990	38,216,933	31,154,070
293	Delaware Trust Co., Wilmington	602,940,689	542,903,000	289		2,000,000	2,000,000	41,746,504	37,100,000
294	BayBank Norfolk County Trust Co., Dedham, Mass.	600,730,744	528,454,233	299	+ 5	16,200,000	16,200,000	38,797,566	34,019,328
295	State National Bank, El Paso, Tex.	599,370,000	513,978,000	309	+14	7,700,000	7,700,000	39,299,000	33,762,000
296	Landmark First NB, Fort Lauderdale, Fla.	599,354,122	524,037,857	306	+10	8,192,000	8,192,000	43,131,680	40,952,739
297	Central Carolina Bank & Trust Co., Durham, N.C.	595,438,000	496,727,044	316	+19	11,779,000[2]	11,899,240[2]	35,000,000	37,324,513
298	Bank of New Jersey, Camden	595,329,000	491,359,000	321	+23	12,210,000	16,922,000[2]	51,036,000	18,468,000
299	Chemical Bank (Delaware), Wilmington	592,905,000	......	...		1[illegible],000,000	......	91,696,000	......
300	United American Bank, Knoxville, Tenn.	590,861,237	537,300,014	292		18,300,000[2]	17,500,000[2]	26,978,201	27,428,557

(a)—Includes only common stock unless otherwise noted. (b)—Includes reserve for contingencies and other capital reserves. *—American Banker requested banks to report their yearend 1982 deposit and capital data from the Federal regulatory "call report." Therefore, for some banks, the 1982 data and the 1981 data are not exactly comparable, because the 1981 data for some banks are from their public statements which are based on general accounting principals ("gap"). In addition, 1982 and 1981 data may not be comparable because of mergers, acquisitions, etc. The 1981 data shown are as reported in 1982 and have not been restated. 2—Includes subordinated debt and/or preferred stock in addition to common stock capital. 3—Includes subordinated debt assumed by parent. N.A.—Not available.

Geographic Breakdown of Top 300 Banks

With Selected Time Deposit Breakdowns, Branch & Employee Data

Compiled by American Banker Copyright 1983

Rank 12/31/82		December 31, 1982					
		Deposits	NOW Accounts(a)	6-Mo. Money Market Certificates	All Savers Certificates	Branches(b)	Employees(c)
	ALABAMA						
94	Central Bank of the South, Birmingham	1,979,285,076	84,739,000	344,093,954	11,028,874	76	1,843
124	First National Bank, Birmingham	1,497,697,000	63,704,000	249,100,000	8,875,000	37	2,144
184	SouthTrust Bank of Alabama NA, Birmingham	1,024,794,386	N.A.	N.A.	N.A.	N.A.	N.A.
	ALASKA						
265	National Bank of Alaska, Anchorage	694,515,000	64,615,000	84,819,000	4,947,000	40	906
	ARIZONA						
28	Valley National Bank of Arizona, Phoenix	5,530,945,000	288,504,000	1,138,887,000	24,341,000	223	6,835
45	First Interstate Bank of Arizona NA, Phoenix	3,622,580,000	172,697,000	877,876,000	17,179,000	167	4,082
96	Arizona Bank, Phoenix	1,970,553,118	145,207,846	379,587,267	10,781,503	95	2,148
201	United Bank of Arizona, Phoenix	929,282,000	37,554,000	101,961,000	2,706,000	36	866
	CALIFORNIA						
1	Bank of America NT & SA, San Francisco	95,037,498,000	2,161,584,000	5,543,928,000	381,814,000	1,218	77,486
9	Security Pacific National Bank, Los Angeles	25,791,750,980	N.A.	N.A.	N.A.	N.A.	N.A.
11	Crocker National Bank, San Francisco	18,334,746,000	652,565,000	1,328,495,000	59,783,000	385	14,611
12	Wells Fargo Bank NA, San Francisco	18,065,044,000	1,348,364,000	2,578,600,000	134,830,000	392	16,018
13	First Interstate Bank of California, Los Angeles	15,950,069,000	551,342,000	781,068,000	27,328,000	341	12,478
29	Union Bank, Los Angeles	5,436,326,000	155,858,000	98,108,000	6,105,000	59	5,246
47	California First Bank, San Francisco	3,576,149,000	156,134,000	306,649,000	13,708,000	116	3,721
68	Bank of California NA, San Francisco	2,734,776,000	95,318,000	192,431,000	6,458,000	44	2,939
85	Lloyds Bank California, Los Angeles	2,129,800,000	74,399,000	245,681,000	6,205,000	101	N.A.
102	Sumitomo Bank of California, San Francisco	1,867,495,962	63,943,000	257,487,000	12,533,000	51	1,657
123	City National Bank, Beverly Hills	1,507,955,000	52,732,000	48,555,000	1,000,000	24	1,792
139	Imperial Bank, Los Angeles	1,369,007,899	N.A.	N.A.	N.A.	N.A.	N.A.
142	Mitsui Manufacturers Bank, Los Angeles	1,328,514,000	23,445,000	32,109,000	601,000,000	11	857
192	Bank of the West, San Francisco	964,588,000	152,423,000	N.A.	2,611,000	42	1,107
193	Golden State Sanwa Bank, San Francisco	960,603,000	N.A.	N.A.	N.A.	N.A.	N.A.
214	Central Bank, San Francisco	868,262,000	29,781,000	103,567,000	3,272,000	54	1,525
224	Hibernia Bank, San Francisco	814,948,000	58,478,000	159,288,000	3,280,000	32	948
264	Barclays Bank of California, San Francisco	696,306,000	48,041,000	71,851,000	2,779,000	58	1,333
275	San Diego Trust & Savings Bank	667,700,000	77,325,506	101,485,126	3,991,195	42	1,262
	COLORADO						
112	IntraWest Bank of Denver NA	1,671,914,000	59,944,000	50,020,000	1,717,000	1	1,568
113	United Bank of Denver NA	1,660,198,000	N.A.	N.A.	N.A.	N.A.	N.A.
195	Colorado National Bank, Denver	947,723,000	36,441,000	34,976,000	1,781,000	0	1,401
220	Central Bank of Denver	823,098,000	25,145,000	23,324,000	2,282,000	0	723
	CONNECTICUT						
44	Connecticut Bank & Trust Co. NA, Hartford	3,694,611,000	221,190,000	552,174,000	27,849,000	152	4,622
53	Connecticut National Bank, Hartford	3,301,934,000	178,863,000	337,732,000	15,363,000	119	3,651
159	Union Trust Co., Stamford	1,177,567,000	89,884,000	145,152,000	7,258,000	59	1,457
182	Colonial Bank, Waterbury	1,034,800,000	85,594,000	150,511,000	5,954,000	63	1,557
237	Citytrust, Bridgeport	773,215,000	44,968,000	85,166,000	3,102,000	30	907
	DELAWARE						
161	Wilmington Trust Co	1,151,005,000	92,390,000	169,085,000	17,520,000	32	1,368
183	Morgan Bank (Delaware), Wilmington	1,027,150,000	0	0	0	1	100
252	Bank of Delaware, Wilmington	726,999,000	41,065,000	149,417,000	13,214,000	32	1,000
293	Delaware Trust Co., Wilmington	602,940,689	39,314,279	108,246,199	7,827,200	28	709
299	Chemical Bank (Delaware), Wilmington	592,905,000	0	0	0	1	60
	DISTRICT OF COLUMBIA						
58	Riggs National Bank, Washington, D.C	3,053,836,000	420,175,000	119,230,000	8,676,000	31	2,022
69	American Security Bank NA, Washington, D.C	2,673,937,000	145,470,000	107,905,000	5,741,000	35	1,405
212	National Bank of Washington, D.C	876,288,000	56,591,000	35,005,000	3,019,000	23	889
277	First American Bank NA, Washington, D.C	645,886,484	131,992,326	41,459,898	3,640,523	26	774
	FLORIDA						
27	Southeast Bank NA, Miami	5,554,736,000	440,230,000	N.A.	N.A.	131	N.A.
93	Atlantic National Bank of Florida, Jacksonville	1,986,463,000	233,904,000	422,429,000	11,651,000	98	2,863
126	Barnett Bank of South Florida NA, Miami	1,484,908,000	119,401,000	231,185,000	3,968,000	39	1,873
140	Sun Bank NA, Orlando	1,335,745,000	79,915,000	247,621,000	5,517,000	45	1,674
164	Exchange Bank & Trust Co. of Florida, Tampa	1,140,809,000	92,504,000	198,628,000	5,284,000	44	1,297
174	First National Bank of Florida, Tampa	1,063,930,000	123,569,000	220,211,000	6,030,000	24	1,378
246	NCNB Nat'l Bank of Florida, Boca Raton	737,448,864	91,502,000	94,990,000	2,982,000	22	695
248	Flagship National Bank, Miami	733,982,000	70,198,000	126,033,000	1,001,000	8	861
280	Florida National Bank, Jacksonville	632,931,000	38,046,142	87,102,361	2,885,774	17	658
281	Sun Bank/South Florida NA, Ft. Lauderdale	631,840,000	95,114,000	120,636,000	2,173,000	22	640
286	Pan American Bank NA, Miami	618,276,000	N.A.	N.A.	N.A.	29	N.A.
296	Landmark First National Bank, Ft. Lauderdale	599,354,122	59,993,925	78,661,958	2,709,404	12	816
	GEORGIA						
42	Citizens & Southern National Bank, Atlanta	3,928,721,000	177,059,000	421,611,000	22,069,000	1	5,673
66	First National Bank, Atlanta	2,786,923,000	93,025,000	193,555,000	8,288,000	78	3,100
114	Trust Company Bank, Atlanta	1,637,230,000	62,013,000	103,057,000	6,235,000	42	2,143
233	Bank of the South NA, Atlanta	779,691,000	44,587,000	70,367,000	3,542,000	32	1,192
	HAWAII						
72	Bank of Hawaii, Honolulu	2,579,918,000	298,929,000	296,661,000	78,219,000	69	2,756
99	First Hawaiian Bank, Honolulu	1,933,283,000	124,156,000	225,262,000	9,534,000	48	1,943
	IDAHO						
107	Idaho First National Bank, Boise	1,738,552,000	141,489,000	421,288,000	11,318,000	72	2,135
151	First Security Bank of Idaho NA, Boise	1,243,151,527	129,259,000	344,281,000	7,386,000	45	1,366
	ILLINOIS						
7	Continental Illinois National B & T Co., Chicago	28,635,668,000	95,512,000	269,513,000	11,011,000	20	12,579
8	First National Bank, Chicago	27,495,357,000	N.A.	N.A.	N.A.	N.A.	N.A.
33	Harris Trust & Savings Bank, Chicago	4,727,252,000	104,171,000	175,320,000	8,472,000	4	3,637
39	Northern Trust Co., Chicago	4,100,789,000	132,937,000	N.A.	N.A.	3	4,067
80	American National Bank & Trust Co., Chicago	2,281,719,000	43,444,000	72,206,000	2,947,000	3	1,836
215	LaSalle National Bank, Chicago	861,691,000	28,854,000	67,671,000	3,623,000	1	733
216	Exchange National Bank, Chicago	843,718,000	N.A.	N.A.	N.A.	N.A.	N.A.

(a)—Negotiable order of withdrawal accounts and savings deposits authorized for automatic transfer. (b)—Includes the total of domestic and foreign branches. (c)—Equivalent number of full-time employees.

Geographic Breakdown of Top 300 Banks

With Selected Time Deposit Breakdowns, Branch & Employee Data

Compiled by American Banker Copyright 1983

Rank 12/31/82		December 31, 1982					
		Deposits	NOW Accounts(a)	6-Mo. Money Market Certificates	All Savers Certificates	Branches(b)	Employees(c)
	INDIANA						
89	American Fletcher National B & T Co., Indianapolis	2,074,983,000	104,445,000	381,927,000	13,051,000	62	2,073
105	Indiana National Bank, Indianapolis	1,785,310,000	107,560,000	292,362,000	12,839,000	56	2,053
144	Merchants National Bank & Trust Co., Indianapolis	1,322,443,000	78,287,000	240,531,000	7,908,000	46	1,384
	IOWA						
225	Iowa-Des Moines National Bank	800,002,000	112,287,000	75,344,000	2,691,000	5	742
	KANSAS						
232	Fourth National Bank & Trust Co., Wichita	780,375,000	0	80,738,000	3,271,000	5	812
	KENTUCKY						
98	First National Bank, Louisville	1,956,175,005	94,473,221	249,437,540	6,657,827	46	2,632
119	Citizens Fidelity Bank & Trust Co., Louisville	1,587,157,000	69,138,000	230,965,000	9,851,000	42	1,766
180	Liberty National Bank & Trust Co., Louisville	1,040,384,000	75,094,000	182,898,000	6,767,000	60	1,322
	LOUISIANA						
121	Whitney National Bank, New Orleans	1,568,096,322	64,948,452	185,920,173	0	14	892
191	Hibernia National Bank, New Orleans	965,868,000	51,525,000	121,439,000	3,930,000	17	991
199	First National Bank of Commerce, New Orleans	935,477,000	40,090,000	70,131,000	2,646,000	15	993
222	Louisiana National Bank, Baton Rouge	815,498,000	24,929,000	113,322,000	4,623,000	26	1,059
242	First National Bank, Shreveport	744,249,000	41,378,000	129,918,000	2,257,000	14	625
255	Commercial National Bank, Shreveport	717,826,000	N.A.	N.A.	N.A.	N.A.	N.A.
276	Guaranty Bank & Trust Co., Lafayette	663,824,229	39,996,486	96,612,194	2,475,682	12	646
	MARYLAND						
64	Maryland National Bank, Baltimore	2,842,731,000	109,637,000	385,217,000	25,500,000	195	4,081
79	First National Bank, Baltimore	2,319,056,000	169,721,000	262,529,000	15,102,000	143	2,830
101	Equitable Bank NA, Baltimore	1,887,183,000	52,735,000	264,200,000	14,156,000	130	2,467
117	Suburban Bank, Bethesda	1,599,584,261	262,121,982	217,757,639	13,831,795	69	1,695
158	Union Trust Co., Baltimore	1,188,013,000	49,470,000	148,894,000	10,223,000	83	1,711
269	Citizens Bank & Trust Co., Riverdale	680,961,052	17,754,083	112,920,444	13,206,864	71	1,101
	MASSACHUSETTS						
17	First National Bank, Boston	10,960,124,000	217,367,000	133,860,000	10,870,000	164	13,000
61	Bank of New England NA, Boston	2,881,210,000	58,984,000	32,519,000	3,794,000	16	2,419
84	State Street Bank & Trust Co., Boston	2,191,640,000	40,810,000	14,598,000	846,000	17	3,078
90	Shawmut Bank of Boston NA	2,058,622,000	N.A.	N.A.	N.A.	N.A.	N.A.
162	BayBank Middlesex, Burlington	1,150,860,775	137,849,049	116,852,545	10,029,451	74	1,450
278	Shawmut Worcester County Bank NA, Worcester	642,487,000	63,094,000	75,490,000	2,216,000	33	892
279	Arlington Trust Co., Lawrence	640,715,000	55,851,000	100,158,000	5,438,000	17	669
294	BayBank Norfolk County Trust Co., Dedham	600,730,744	69,980,605	58,806,081	5,416,445	34	728
	MICHIGAN						
23	National Bank of Detroit	7,342,643,000	254,027,000	1,234,077,000	41,339,000	109	5,598
35	Comerica Bank-Detroit	4,315,387,000	109,726,000	1,020,168,000	43,563,000	89	4,579
52	Manufacturers National Bank, Detroit	3,424,475,000	114,118,000	780,950,000	30,776,000	81	2,972
128	Michigan National Bank, Lansing	1,476,491,000	43,643,000	275,194,000	10,662,000	33	2,240
141	Michigan National Bank, Detroit	1,333,835,000	19,925,000	262,179,000	13,885,000	48	1,727
149	Old Kent Bank & Trust Co., Grand Rapids	1,271,933,000	43,530,000	269,694,000	12,130,000	43	1,215
200	Citizens Commercial & Savings Bank, Flint	934,505,254	32,051,881	244,862,000	8,003,310	33	1,020
228	City National Bank, Detroit	793,490,000	19,939,000	160,553,000	5,508,000	33	946
241	Bank of the Commonwealth, Detroit	756,543,000	N.A.	N.A.	N.A.	N.A.	N.A.
245	Genesee Merchants Bank & Trust Co., Flint	740,159,000	24,317,000	232,539,000	8,697,000	33	891
258	Security National Bank & Trust Co., Southgate	712,048,000	30,205,000	214,018,000	10,034,000	32	770
	MINNESOTA						
48	First National Bank, Minneapolis	3,575,182,000	70,902,000	76,454,000	3,877,000	7	1,870
55	Northwestern National Bank, Minneapolis	3,137,712,000	82,698,000	92,806,000	7,707,000	5	2,143
88	First National Bank, St. Paul	2,096,691,000	52,870,000	98,096,000	5,251,000	3	838
181	F&M Marquette National Bank, Minneapolis	1,035,409,000	24,303,000	185,276,000	10,385,000	2	540
	MISSISSIPPI						
137	Deposit Guaranty National Bank, Jackson	1,389,523,000	58,670,000	263,683,000	7,133,000	65	1,565
163	First National Bank, Jackson	1,146,037,863	58,724,315	214,304,000	5,112,000	47	1,105
	MISSOURI						
76	Mercantile Trust Co. NA, St. Louis	2,452,331,000	82,887,000	88,250,000	4,096,000	2	2,007
86	Centerre Bank NA, St. Louis	2,105,546,000	48,050,000	85,647,000	7,097,000	4	1,853
204	United Missouri Bank of Kansas City NA	922,991,000	36,607,000	44,771,000	1,086,000	3	1,053
221	Commerce Bank of Kansas City NA	819,200,000	33,695,000	67,549,000	2,554,000	3	1,133
226	First National Bank, Kansas City	799,973,000	27,386,000	50,999,000	1,446,000	3	907
234	Boatmen's National Bank, St. Louis	779,609,000	13,942,000	22,836,000	1,498,000	2	708
	NEBRASKA						
256	Omaha National Bank	714,421,000	42,527,00	81,782,000	5,359,000	2	N.A.
	NEVADA						
91	First Interstate Bank of Nevada NA, Reno	2,056,969,000	144,781,000	340,891,000	8,006,000	65	2,091
238	Valley Bank of Nevada, Las Vegas	773,104,408	37,684,530	144,591,833	3,140,655	37	832
	NEW JERSEY						
74	Fidelity Union Bank, Newark	2,502,649,629	162,561,000	304,594,000	13,788,000	100	3,682
97	Midlantic National Bank, Newark	1,959,736,000	N.A.	N.A.	N.A.	N.A.	N.A.
104	First National State Bank, Newark	1,829,521,000	53,548,000	150,441,000	7,623,000	31	1,656
122	United Jersey Bank, Hackensack	1,544,574,000	54,370,000	243,705,000	18,112,000	47	998
136	Heritage Bank NA, Jamesburg	1,396,558,000	67,348,000	260,614,000	11,887,000	85	1,541
165	New Jersey National Bank, Trenton	1,137,041,000	46,784,000	213,542,000	16,388,000	53	1,213
177	National Community Bank, Rutherford	1,047,184,600	57,292,178	191,499,002	9,165,750	61	1,147
196	New Jersey Bank NA, West Paterson	943,401,000	36,607,000	185,567,000	12,428,000	40	1,032
197	First National Bank, Totowa	938,908,000	53,257,189	189,230,370	10,939,174	34	963
208	National State Bank, Elizabeth	903,390,064	52,228,443	58,454,518	3,485,995	43	1,439
210	First Jersey National Bank, Jersey City	880,903,000	12,680,000	177,086,000	5,745,000	28	1,974
227	First Peoples Bank of N.J., Haddon Twp	796,771,000	N.A.	N.A.	N.A.	N.A.	N.A.
229	First Nat'l St. Bank of So. Jersey, Burlington Twp	789,230,000	22,110,000	131,470,000	7,766,000	69	1,152
267	Citizens First National Bank, Ridgewood	688,800,000	42.443.000	153,428,000	10,342,000	31	570
268	Trust Company of New Jersey, Jersey City	682,148,000	10,204,000	120,179,000	5,084,000	19	N.A.

(a)—Negotiable order of withdrawal accounts and savings deposits authorized for automatic transfer. (b)—Includes the total of domestic and foreign branches. (c)—Equivalent number of full-time employees.

Geographic Breakdown of Top 300 Banks

With Selected Time Deposit Breakdowns, Branch & Employee Data

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Rank 12/31/82		December 31, 1982					
		Deposits	NOW Accounts(a)	6-Mo. Money Market Certificates	All Savers Certificates	Branches(b)	Employees(c)
	NEW JERSEY						
283	American National Bank, Morristown	629,256,000	N.A.	N.A.	N.A.	N.A.	N.A.
292	Valley National Bank, Passaic	603,374,116	25,758,113	96,052,641	4,052,917	16	402
298	Bank of New Jersey, Camden	595,329,000	46,295,000	87,484,000	5,690,000	31	722
	NEW MEXICO						
194	Albuquerque National Bank	960,411,686	149,723,000	170,807,000	7,100	24	1,063
	NEW YORK						
2	Citibank NA, New York	74,544,000,000	813,000,000	3,113,000,000	162,000,000	535	44,000
3	Chase Manhattan Bank NA, New York	59,316,797,000	445,327,000	1,561,053,000	55,879,000	328	35,493
4	Manufacturers Hanover Trust Co., New York	43,579,255,000	482,153,000	727,253,000	54,570,000	221	23,437
5	Morgan Guaranty Trust Co., New York	39,807,553,000	0	0	738,000	21	12,720
6	Chemical Bank, New York	29,684,938,000	1,524,835,000	1,376,141,000	68,694,000	287	18,513
10	Bankers Trust Co., New York	25,295,957,000	0	N.A.	N.A.	N.A.	N.A.
14	Marine Midland Bank NA, Buffalo	15,286,733,000	523,471,000	1,088,232,000	63,254,000	317	10,933
16	Irving Trust Co., New York	12,435,442,000	61,993,000	50,291,000	3,852,000	19	7,472
18	Bank of New York	8,874,136,241	364,847,000	533,734,000	25,956,000	190	9,146
24	Republic National Bank, New York	6,925,592,000	56,364,000	507,326,000	37,013,000	36	2,054
30	National Bank of North America, New York	5,218,623,000	N.A.	N.A.	N.A.	N.A.	N.A.
46	European American Bank & Trust Co., New York	3,619,417,000	42,362,000	160,156,000	12,658,000	94	4,528
51	Bank of Tokyo Trust Co., New York	3,506,813,027	27,271,000	22,986,000	414,000	7	354
60	Lincoln First Bank NA, Rochester	3,021,164,000	188,221,000	443,411,000	28,423,000	139	3,659
65	Israel Discount Bank of New York	2,835,902,000	98,118,000	42,888,000	0	2	683
77	Bank Leumi Trust Co., New York	2,386,868,233	34,372,627	89,444,684+	5,772,320	26	1,279
108	J. Henry Schroder Bank & Trust Co., New York	1,725,755,000	0	0	0	1	779
111	United States Trust Co., New York	1,672,086,282	0	1,866,591	398,450	3	1,611
129	Fuji Bank & Trust Co., New York	1,469,960,620	3,788,679	3,936,271	631,907	2	96
133	Manufacturers & Traders Trust Co., Buffalo	1,450,784,000	98,871,000	327,387,000	14,241,000	53	1,772
148	Industrial Bank of Japan Trust Co., New York	1,273,140,000	0	0	0	2	81
153	Barclays Bank of New York NA	1,232,949,000	N.A.	N.A.	N.A.	N.A.	N.A.
170	Citibank (New York State), Buffalo	1,091,974,000	40,972,000	144,569,000	4,216,000	37	4,935
176	Long Island Trust Co. NA, Garden City	1,049,794,000	27,098,000	116,343,000	6,264,000	48	1,000
178	Key Bank NA, Albany	1,047,149,000	72,811,000	119,751,000	5,569,000	64	1,150
187	UBAF Arab American Bank, New York	984,835,000	0	0	0	2	120
206	State Bank of Albany	912,785,813	53,650,000	130,648,000	5,088,000	34	821
219	Daiwa Bank Trust Co., New York	831,748,651	701,703	3,058,867	162,075	0	53
247	Oneida National Bank, Utica	735,928,048	0	164,108,000	7,606,000	33	945
250	Amalgamated Bank, New York	731,058,000	22,476,000	0	4,186,000	4	300
270	Brown Brothers Harriman & Co., New York	677,318,101	0	0	0	9	1,115
272	Security Trust Co., Rochester	671,605,052	79,228,067	108,105,000	6,364,892	34	637
284	Liberty National Bank, Buffalo	627,161,641	73,500,687	136,735,799	5,247,369	40	740
	NORTH CAROLINA						
26	NCNB National Bank of North Carolina, Charlotte	6,101,833,000	677,868,000	591,790,000	62,144,000	255	5,386
31	Wachovia Bank & Trust Co. NA, Winston-Salem	4,940,353,358	291,824,000	767,785,000	56,693,000	199	5,525
43	First Union National Bank, Charlotte	3,707,503,000	266,317,000	524,621,000	20,363,000	204	3,922
106	Northwestern Bank, North Wilkesboro	1,742,096,000	143,610,000	371,301,000	14,908,000	185	2,834
134	First-Citizens Bank & Trust Co., Raleigh	1,421,031,497	127,940,535	308,773,527	11,299,199	245	2,658
160	Branch Banking & Trust Co., Wilson	1,164,302,000	103,262,000	208,564,000	6,772,000	119	1,782
243	United Carolina Bank, Whiteville	741,126,000	57,146,000	175,714,000	6,237,000	89	1,270
244	Southern National Bank, Lumberton	740,673,696	153,980,104	144,072,589	3,722,908	78	1,121
297	Central Carolina Bank & Trust Co., Durham	595,438,000	43,133,000	108,500,000	3,743,000	61	1,001
	OHIO						
34	BancOhio National Bank, Columbus	4,334,176,000	385,898,000	N.A.	N.A.	269	5,893
38	AmeriTrust Co., Cleveland	4,164,729,000	172,780,000	594,942,000	16,441,000	124	4,113
62	Huntington National Bank, Columbus	2,875,519,000	228,647,000	573,913,000	17,314,000	133	3,153
70	National City Bank, Cleveland	2,591,757,000	138,038,000	289,950,000	12,877,000	58	2,201
116	Society National Bank, Cleveland	1,615,175,000	73,301,000	387,526,000	14,218,000	60	1,493
120	Central National Bank, Cleveland	1,578,277,000	80,116,000	272,495,000	10,733,000	58	1,925
166	Central Trust Co. NA, Cincinnati	1,116,549,448	65,513,000	1,070,941,000	5,305,000	44	1,487
169	Bank One of Columbus NA	1,092,834,025	93,190,232	148,418,257	7,415,728	33	1,787
185	Huntington Bank of Northwest Ohio, Cleveland	1,017,350,001	36,658,000	103,429,000	6,801,000	38	1,211
188	First National Bank, Cincinnati	978,148,000	135,313,000	115,742,000	4,151,000	29	1,143
202	Fifth Third Bank, Cincinnati	925,205,000	81,308,000	126,612,000	5,828,000	37	1,269
207	Winters National Bank & Trust Co., Dayton	906,051,000	75,114,000	157,761,000	6,741,000	45	N.A.
211	First National Bank, Akron	877,301,000	56,715,000	167,838,000	7,913,000	36	1,090
217	Toledo Trust Co.	843,053,618	82,232,024	186,052,151	4,950,227	42	946
289	Provident Bank, Cincinnati	604,844,000	N.A.	N.A.	N.A.	N.A.	N.A.
	OKLAHOMA						
81	First National Bank & Trust Co., Oklahoma City	2,257,913,325	0	45,553,107	937,426	2	905
109	Liberty National Bank & Trust Co., Oklahoma City	1,704,861,471	66,912,261	49,977,386	1,662,531	1	1,137
156	Bank of Oklahoma NA, Tulsa	1,219,351,000	36,880,000	41,387,000	1,314,000	2	842
175	First National Bank & Trust Co., Tulsa	1,050,425,000	35,537,000	61,373,000	1,456,000	1	839
259	Fidelity Bank NA, Oklahoma City	710,303,000	12,856,000	23,851,000	854,000	0	452
	OREGON						
40	United States National Bank, Portland	4,051,069,000	446,294,000	860,764,000	33,927,000	188	4,740
41	First Interstate Bank of Oregon NA, Portland	3,993,327,000	391,531,000	654,556,000	22,071,000	167	4,110
266	Oregon Bank, Portland	693,275,000	45,741,000	74,880,000	2,863,000	49	984
	PENNSYLVANIA						
15	Mellon Bank NA, Pittsburgh	12,891,198,000	344,874,000	1,008,485,000	75,819,000	118	7,231
32	Pittsburgh National Bank	4,795,893,000	251,040,000	597,384,000	30,667,000	115	3,486
37	Philadelphia National Bank	4,191,780,000	125,722,000	415,041,000	23,432,000	68	4,265
49	First Pennsylvania Bank NA, Philadelphia	3,539,863,000	110,526,000	210,854,000	15,643,000	70	3,600
59	Fidelity Bank, Philadelphia	3,040,337,000	113,091,000	337,529,000	25,877,000	N.A.	N.A.
63	Girard Bank, Philadelphia	2,860,213,000	309,656,000	224,529,000	15,163,000	154	3,351
67	Provident National Bank, Philadelphia	2,762,159,000	94,424,000	200,607,000	25,956,000	70	2,532
75	Equibank, Pittsburgh	2,453,936,000	104,200,000	486,461,000	22,536,000	89	2,110
87	American Bank & Trust Co., Reading	2,102,305,000	81,570,000	423,974,000	21,380,000	83	1,879
95	Continental Bank, Norristown	1,977,840,000	62,389,000	219,972,000	10,455,000	66	1,773
110	Hamilton Bank, Lancaster	1,689,111,000	213,067,000	362,562,000	25,445,000	65	1,513
130	Industrial Valley Bank & Trust Co., Philadelphia	1,467,220,000	34,104,000	174,878,000	8,548,000	49	1,638
143	Union National Bank, Pittsburgh	1,323,055,000	178,498,000	282,423,000	10,034,000	53	1,853

(a)—Negotiable order of withdrawal accounts and savings deposits authorized for automatic transfer. (b)—Includes the total of domestic and foreign branches. (c)—Equivalent number of full-time employees.

Geographic Breakdown of Top 300 Banks

With Selected Time Deposit Breakdowns, Branch & Employee Data

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Rank 12/31/82		December 31, 1982					
		Deposits	NOW Accounts(a)	6-Mo. Money Market Certificates	All Savers Certificates	Branches(b)	Employees(c)
	PENNSYLVANIA						
167	Dauphin Deposit Bank & Trust Co., Harrisburg	1,107,523,000	98,941,000	188,688,000	7,421,000	49	740
189	Northeastern Bank of Pennsylvania, Wilkes-Barre	974,952,000	48,376,429	200,448,266	7,819,000	25	794
203	Commonwealth National Bank, Harrisburg	924,671,000	98,788,000	184,219,000	6,282,000	47	1,111
205	First National Bank, Allentown	914,818,000	N.A.	N.A.	N.A.	N.A.	N.A.
240	First Eastern Bank NA, Wilkes-Barre	756,942,000	29,955,000	182,487,000	7,268,000	32	876
260	Central Penn National Bank, Philadelphia	708,748,000	21,236,000	79,279,000	5,168,000	35	983
271	Southeast National Bank of Pennsylvania, Malvern	672,083,000	58,082,000	119,570,000	7,964,000	31	774
274	Marine Bank, Warren, Pa	668,128,000	44,461,000	145,451,000	7,291,000	32	649
285	First Seneca Bank, Butler	623,673,000	46,426,000	152,032,000	5,290,000	50	642
290	Merchants National Bank, Allentown	604,527,000	28,241,000	186,380,000	8,004,000	25	568
	PUERTO RICO						
82	Banco Popular de Puerto Rico, San Juan	2,208,174,257	2,260,000	178,545,000	211,000	119	3,478
155	Banco de Ponce	1,224,427,815	9,248,220	132,110,000	0	N.A.	1,667
253	Banco de Santander-Puerto Rico, Hato Rey	726,264,413	1,356,538	61,102,137	0	19	512
263	Banco Central Corp., Hato Rey	698,146,890	2,064,873	20,069,498	0	15	N.A.
	RHODE ISLAND						
57	Fleet National Bank, Providence	3,058,274,000	89,287,000	342,572,000	17,075,000	46	2,026
127	Old Stone Bank, Providence	1,482,677,000	79,878,000	343,597,000	21,169,000	33	1,157
147	Rhode Island Hospital Trust Nat'l Bk, Providence	1,286,574,000	78,026,000	205,428,000	12,025,000	36	1,800
	SOUTH CAROLINA						
131	South Carolina National Bank, Columbia	1,465,536,000	112,329,000	206,311,000	7,037,000	N.A.	2,546
146	Citizens & Southern National Bank, Charleston	1,292,287,568	120,803,291	152,317,874	12,395,293	111	2,245
168	Bankers Trust of South Carolina, Columbia	1,093,619,000	81,018,000	199,498,000	7,896,000	111	2,483
186	First National Bank, Columbia	1,001,259,000	156,734,000	132,257,000	6,701,000	95	1,560
239	Southern Bank & Trust Co., Greenville	761,209,000	52,930,000	112,635,000	6,379,000	90	1,154
	SOUTH DAKOTA						
132	Citibank (South Dakota) NA, Sioux Falls	1,456,246,000	2,498,000	0	0	1	782
	TENNESSEE						
138	First Tennessee Bank NA, Memphis	1,375,211,000	101,178,000	255,061,000	7,734,000	27	1,584
150	Third National Bank, Nashville	1,254,878,000	104,615,000	226,248,000	7,054,000	31	N.A.
157	First American Bank of Nashville NA	1,196,441,000	70,068,000	257,545,000	6,502,000	28	1,327
172	Commerce Union Bank, Nashville	1,083,465,255	72,616,076	247,145,153	7,769,142	29	1,251
190	Union Planters National Bank, Memphis	969,340,000	117,023,000	209,302,000	7,705,000	32	1,359
282	American National Bank & Trust Co., Chattanooga	631,654,919	45,260,493	116,517,561	3,972,239	25	875
288	National Bank of Commerce, Memphis	608,729,000	43,675,000	138,384,000	4,162,000	20	760
300	United American Bank, Knoxville	590,861,237	N.A.	N.A.	N.A.	N.A.	N.A.
	TEXAS						
20	First City National Bank, Houston	7,908,839,000	109,737,000	98,591,000	1,834,000	3	2,930
21	InterFirst Bank Dallas NA	7,886,254,000	102,424,000	66,144,000	2,623,000	3	2,253
22	RepublicBank Dallas NA	7,878,961,000	91,056,000	109,322,000	3,326,000	9	3,556
25	Texas Commerce Bank NA, Houston	6,834,611,000	84,441,000	87,764,000	2,156,000	2	2,587
54	Mercantile National Bank, Dallas	3,284,189,000	55,030,000	86,682,000	1,494,000	1	1,637
73	Bank of the Southwest NA, Houston	2,516,581,000	61,556,000	61,850,000	1,472,000	0	923
103	Allied Bank of Texas, Houston	1,859,232,000	16,149,000	29,749,000	947,000	0	799
118	Texas American Bank/Fort Worth NA	1,597,033,000	53,076,000	120,571,000	2,457,000	1	1,037
135	First National Bank, Midland	1,413,283,167	185,088,937	48,122,265	2,114,771	0	995
152	RepublicBank Houston NA	1,238,440,396	N.A.	N.A.	N.A.	N.A.	N.A.
154	Frost National Bank, San Antonio	1,227,393,389	73,092,778	137,410,977	1,834,531	0	1,215
173	First National Bank, Fort Worth	1,082,431,809	67,663,029	79,922,691	1,764,031	1	639
179	InterFirst Bank Houston NA	1,045,249,000	12,276,000	18,560,000	700,000	1	535
209	InterFirst Bank Austin NA	901,667,000	59,830,000	96,284,000	1,448,000	0	675
218	National Bank of Commerce, San Antonio	836,935,987	48,133,281	81,799,393	1,377,064	0	N.A.
231	Capital Bank NA, Houston	783,881,000	9,406,000	14,362,000	865,000	1	455
235	First City Bank, Dallas	776,431,067	17,748,193	20,265,505	451,376	1	510
249	BancTexas Dallas NA	732,779,000	7,937,000	16,258,000	313,000	1	248
251	Texas Commerce Bank-Austin NA	730,458,238	27,851,000	50,201,000	2,235,000	1	558
254	First National Bank, Amarillo	725,503,659	49,854,810	89,912,895	1,909,087	0	481
262	Laredo National Bank	698,590,339	33,871,000	109,311,000	2,049,000	0	305
287	Continental National Bank, Fort Worth	618,267,893	19,375,458	35,372,574	907,158	1	295
291	El Paso National Bank	603,684,425	17,749,286	70,540,229	1,311,167	0	486
295	State National Bank, El Paso	599,370,000	26,236,000	81,653,000	1,657,000	0	747
	UTAH						
100	First Security Bank of Utah NA, Ogden	1,889,545,000	401,966,000	338,525,000	7,017,000	78	2,334
115	Zions First National Bank, Salt Lake City	1,634,507,000	74,960,000	251,229,000	5,425,000	63	1,191
263	First Interstate Bank of Utah NA, Salt Lake City	700,513,931	57,106,752	131,831,118	2,314,820	37	826
	VIRGINIA						
50	United Virginia Bank, Richmond	3,518,611,000	340,445,000	633,444,000	48,319,000	188	4,805
56	Virginia National Bank, Norfolk	3,112,906,000	242,585,000	593,302,000	23,287,000	196	4,518
71	Bank of Virginia, Richmond	2,581,550,000	203,557,000	402,790	14,368,000	121	2,737
83	First & Merchants National Bank, Richmond	2,193,881,000	183,512,000	373,517,000	19,976,000	114	3,389
145	First National Exchange Bank, Roanoke	1,293,329,889	83,742,000	312,948,000	14,132,000	40	1,009
198	First American Bank of Virginia, McLean	938,885,000	65,470,000	146,423,000	14,831,000	45	1,191
236	First Virginia Bank, Falls Church	773,683,916	140,944,269	120,741,752	15,647,000	64	1,202
257	Central Fidelity Bank NA, Lynchburg	712,651,000	50,879,000	164,264,000	7,452,000	34	649
273	Central Fidelity Bank NA, Richmond	670,740,000	49,009,000	115,602,000	5,545,000	44	826
	WASHINGTON						
19	Seattle-First National Bank	8,215,778,000	368,441,000	828,477,000	47,455,000	178	7,773
36	Rainier National Bank, Seattle	4,261,718,000	279,562,000	708,002,000	21,491,000	153	4,626
92	First Interstate Bank of Washington NA, Seattle	2,037,411,890	133,139,706	488,126,046	16,572,738	86	1,968
125	Peoples National Bank of Washington NA, Seattle	1,494,494,000	148,890,000	261,089,000	13,705,000	91	2,047
171	Old National Bank, Spokane	1,084,920,016	182,894,000	240,791,000	9,162,000	74	1,395
213	Puget Sound National Bank, Tacoma	872,674,000	54,037,000	199,051,000	6,539,000	54	1,259
	WISCONSIN						
78	First Wisconsin National Bank, Milwaukee	2,371,073,000	94,992,000	264,583,000	19,675,000	17	2,868
223	Marine Bank NA, Milwaukee	815,075,000	30,505,000	51,210,000	3,925,000	7	665
230	M & I Marshall & Ilsley Bank, Milwaukee	778,307,000	28,961,000	5,703,000	2,629,000	3	1,261

(a)—Negotiable order of withdrawal accounts and savings deposits authorized for automatic transfer. (b)—Includes the total of domestic and foreign branches. (c)—Equivalent number of full-time employees.

Banks with Assets of $1 Billion or More

December 31, 1982, Compared with December 31, 1981

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Commercial Banks

Asset Rank 12/31/82-		12/31/82(a) $	12/31/81(a) $	1981 Rank	Gain
1	Bank of America NT & SA, San Francisco	$118,875,920,000	118,657,680,000	1	
2	Citibank NA, New York	111,111,000,000	104,795,948,000	2	
3	Chase Manhattan Bank NA, New York	79,118,264,000	76,837,507,000	3	
4	Manufacturers Hanover Tr. Co., N.Y.	58,989,414,000	54,482,902,000	4	
5	Morgan Guaranty Trust Co., New York	57,296,010,000	53,115,629,000	5	
6	Chemical Bank, New York	47,072,376,000	44,388,560,000	7	+ 1
7	Continental Illinois NB&T Co., Chicago	41,299,872,000	45,145,917,000	6	
8	Bankers Trust Co., New York	39,717,967,000	33,000,666,000	8	
9	First National Bank, Chicago	34,548,152,000	32,546,405,000	9	
10	Security Pacific National Bank, Los Angeles	33,759,023,512	30,463,175,391	10	
11	Crocker National Bank, San Francisco	24,433,380,000	22,288,699,000	11	
12	Wells Fargo Bank NA, San Francisco	22,116,214,000	20,858,412,000	12	
13	First Interstate Bank of Calif., Los Angeles	21,313,945,000	20,048,194,000	13	
14	Mellon Bank NA, Pittsburgh	20,532,360,000	17,775,899,000	15	+ 1
15	Marine Midland Bank NA, Buffalo, N.Y.	20,045,473,000	18,580,463,000	14	
16	Irving Trust Co., New York	17,606,873,000	16,319,367,000	16	
17	First National Bank, Boston	16,512,755,000	14,973,781,000	17	
18	Bank of New York	12,620,614,000	11,410,866,460	18	
19	InterFirst Bank Dallas NA	12,036,026,000	10,900,684,000	19	
20	RepublicBank Dallas NA	11,554,657,000	10,105,074,000	22	+ 2
21	National Bank of Detroit	10,861,103,000	10,703,415,000	20	
22	Texas Commerce Bank NA, Houston	10,158,439,000	8,611,626,000	24	+ 2
23	First City National Bank, Houston	9,921,239,000	9,212,122,000	23	
24	Seattle-First National Bank	9,841,143,000	10,491,860,000	21	
25	Republic National Bank, New York	8,927,406,000	7,263,497,877	26	+ 1
26	NCNB National Bank of N.C., Charlotte	8,330,341,000	7,201,810,000	27	+ 1
27	Union Bank, Los Angeles	7,545,283,000	6,895,365,000	28	+ 1
28	Pittsburgh National Bank	7,338,852,000	6,788,717,784	29	+ 1
29	Valley National Bank, Phoenix	7,150,610,000	6,136,387,000	33	+ 4
30	Southeast Bank NA, Miami	7,010,433,000	6,255,471,000	30	
31	Harris Trust & Savings Bank, Chicago	6,879,696,000	7,402,907,000	25	
32	National Bank of North America, New York	6,826,440,000	5,969,291,000	34	+ 2
33	Wachovia Bk & Tr Co. NA, Winston-Salem, N.C	6,757,290,370	6,165,377,432	32	
34	First Union National Bank, Charlotte, N.C	6,060,598,000	5,189,410,000	38	+ 4
35	Philadelphia National Bank	5,909,596,000	5,935,513,000	35	
36	Northern Trust Co., Chicago	5,886,017,000	6,194,516,000	31	
37	AmeriTrust Co., Cleveland	5,747,592,000	5,099,041,000	40	+ 3
38	BancOhio National Bank, Columbus	5,591,045,000	5,294,300,000	37	
39	Rainier National Bank, Seattle	5,547,918,000	5,622,900,000	36	
40	First National Bank, Minneapolis	5,538,760,000	4,612,549,000	45	+ 5
41	Comerica Bank-Detroit	5,489,742,000	4,874,214,000	43	+ 2
42	Citizens & Southern National Bank, Atlanta	5,475,882,000	4,415,823,000	48	+ 6
43	European American Bank & Trust Co., New York	5,421,036,000	4,544,817,000	47	+ 4
44	First Pennsylvania Bank NA, Philadelphia	5,387,416,000	5,159,919,000	39	
45	First Interstate Bank of Oregon NA, Portland	5,184,928,000	4,887,247,000	42	
46	United States National Bank, Portland, Ore	4,948,199,000	5,009,041,000	41	
47	Mercantile National Bank, Dallas	4,943,228,000	4,081,667,000	52	+ 5
48	Northwestern National Bank, Minneapolis	4,919,876,000	4,756,341,000	44	
49	Connecticut Bank & Trust Co. NA, Hartford	4,839,434,000	905,111,000	...	
50	United Virgina Bank, Richmond	4,816,271,000	3,916,303,000	56	+ 6
51	Manufacturers National Bank, Detroit	4,537,482,000	4,558,682,000	46	
52	First Interstate Bank of Arizona NA, Phoenix	4,508,747,000	4,113,954,000	51	
53	National City Bank, Cleveland	4,485,705,000	3,895,666,000	57	+ 4
54	Girard Bank, Philadelphia	4,416,632,000	4,293,227,000	49	
55	Maryland National Bank, Baltimore	4,352,640,000	4,134,859,000	50	
56	California First Bank, San Francisco	4,156,440,000	4,061,795,000	53	
57	Bank of Tokyo Trust Co., New York	4,135,001,060	3,972,884,826	54	
58	Mercantile Trust Co. NA, St. Louis	4,125,433,000	3,604,451,000	61	+ 3
59	Connecticut National Bank, Hartford	4,084,201,000	2,779,853,000	77	+18
60	Fidelity Bank, Philadelphia	4,041,170,000	3,576,167,000	82	+ 2
61	First National Bank, Atlanta	4,018,452,000	3,067,755,000	71	+10
62	Fleet National Bank, Providence, R.I	3,983,808,000	3,789,617,000	59	
63	Bank of California NA, San Francisco	3,908,865,000	3,923,501,000	55	
64	Huntington National Bank, Columbus, Ohio	3,838,425,000	3,170,225,000	69	+ 5
65	Lincoln First Bank NA, Rochester, N.Y	3,837,803,000	3,494,229,000	63	
66	Virginia National Bank, Norfolk	3,810,314,000	3,166,278,000	70	+ 4
67	Provident National Bank, Philadelphia	3,761,878,000	3,210,350,000	67	
68	Bank of New England NA, Boston	3,746,972,000	3,318,564,268	66	
69	Riggs National Bank, Washington, D.C	3,707,089,000	3,661,210,000	60	
70	First National Bank, St. Paul, Minn	3,630,075,000	3,206,300,000	68	
71	First Wisconsin National Bank, Milwaukee	3,466,227,000	3,424,848,000	64	
72	State Street Bank & Trust Co., Boston	3,442,388,000	2,958,643,000	73	+ 1
73	Centerre Bank NA, St. Louis	3,403,781,000	3,800,976,000	58	
74	American Security Bank NA, Washington, D.C	3,399,157,000	2,993,792,000	72	
75	Bank of Virginia, Richmond	3,232,940,000	2,586,717,564	85	+10
76	American National Bank & Trust Co., Boston	3,208,523,000	2,911,480,000	75	
77	First National Bank, Baltimore	3,181,332,000	2,741,067,000	80	+ 3
78	Equibank, Pittsburgh	3,167,402,000	2,938,159,000	74	
79	Fidelity Union Bank, Newark	3,087,475,640	1,391,005,332	158	+79
80	Israel Discount Bank of New York	3,078,782,000	2,375,306,224	92	+12
81	Shawmut Bank of Boston NA	3,065,312,000	2,774,779,000	78	
82	First National Bank & Trust Co., Oklahoma City	3,023,787,431	2,745,699,919	79	
83	Bank of the Southwest NA, Houston	3,003,710,000	2,538,818,000	86	+ 3
84	American Fletcher National B&T Co., Indianapolis	2,922,957,000	2,837,786,000	76	
85	Trust Company Bank, Atlanta	2,886,994,000	2,178,732,000	103	+18
86	Bank of Hawaii, Honolulu	2,876,154,000	2,702,960,000	82	
87	Citibank (South Dakota) NA, Sioux Falls	2,834,504,000	2,456,760,000	89	+ 2
88	First National Bank, Louisville, Ky	2,814,753,257	2,642,623,000	84	
89	Bank Leumi Trust Co., New York	2,798,234,878	2,343,826,531	93	+ 4
90	First & Merchants National Bank, Richmond	2,749,938,000	2,526,704,000	87	
91	Banco Popular de Puerto Rico, San Juan	2,722,853,403	2,684,153,230	83	
92	First National State Bank of N.J., Newark	2,694,225,000	2,262,854,000	98	+ 6
93	Indiana National Bank, Indianapolis	2,660,225,000	2,507,178,000	88	
94	Central Bank of the South, Birmingham, Ala	2,597,347,427	2,218,312,745	100	+ 6
95	Citibank (New York State), Buffalo	2,591,314,000	2,104,540,000	107	+12
96	Lloyds Bank California, Los Angeles	2,530,934,000	2,740,784,476	81	
97	Atlantic National Bank of Florida, Jacksonville	2,516,694,000	2,306,693,000	94	
98	American Bank & Trust Co., Reading, Pa	2,463,814,000	2,047,318,000	109	+11
99	First Interstate Bank of Washington NA, Seattle	2,455,414,000	1,774,956,288	125	+26
100	Allied Bank of Texas, Houston	2,447,644,000	1,856,508,554	123	+23
101	Hamilton Bank, Lancaster, Pa	2,415,134,000	2,137,359,000	106	+ 5
102	Citizens Fidelity Bank & Trust Co., Louisville, Ky	2,412,381,000	2,289,640,000	95	
103	Midlantic National Bank, Newark, N.J	2,399,582,000	2,261,931,000	99	
104	First Security Bank of Utah NA, Ogden	2,379,562,000	2,155,533,000	104	
105	Texas American Bank/Fort Worth NA	2,362,876,000	2,144,426,000	105	
106	First Interstate Bank of Nevada NA, Reno	2,353,278,000	1,965,528,000	116	+10
107	IntraWest Bank of Denver NA	2,346,410,000	2,203,676,000	111	+ 4
108	Arizona Bank, Phoenix	2,337,055,255	2,077,357,836	108	
109	United Bank of Denver NA	2,336,846,000	2,285,486,000	96	
110	Continental Bank, Norristown, Pa	2,300,136,000	2,043,722,000	110	
111	Equitable Bank NA, Baltimore	2,255,393,000	1,966,066,000	115	+ 4
112	Central National Bank, Cleveland	2,250,907,000	2,380,803,000	91	
113	United States Trust Co., New York	2,242,853,597	2,197,188,674	101	
114	Liberty National Bank & Trust Co., Oklahoma City	2,236,259,591	2,180,978,139	102	
115	Society National Bank, Cleveland	2,208,299,000	2,415,127,861	90	
116	Idaho First National Bank, Boise	2,208,061,000	1,965,053,000	117	+ 1
117	J. Henry Schroder Bank & Trust Co., New York	2,193,390,000	2,263,176,000	97	
118	First National Bank, Birmingham, Ala	2,165,726,000	1,924,600,000	120	+ 2
119	First Hawaiian Bank, Honolulu	2,165,715,000	1,940,650,000	119	
120	Sumitomo Bank of California, San Francisco	2,114,609,835	1,986,725,863	112	
121	Northwestern Bank, North Wilkesboro, N.C	2,105,948,000	1,972,575,427	114	
122	Deposit Guaranty National Bank, Jackson, Miss	2,071,499,000	1,844,335,000	124	+ 2
123	Suburban Bank, Bethesda, Md	2,060,236,532	1,563,114,348	142	+19
124	Whitney National Bank, New Orleans, La	2,046,108,883	1,976,876,000	113	
125	First Tennessee Bank NA, Memphis	2,029,378,000	1,949,837,000	118	
126	South Carolina National Bank, Columbia	2,007,771,000	1,734,947,000	129	+ 3
127	Zions First National Bank, Salt Lake City	1,972,568,000	1,770,850,000	127	
128	United Jersey Bank, Hackensack, N.J	1,966,218,000	1,771,906,000	126	
129	Peoples National Bank of Washington, Seattle	1,966,123,000	1,696,630,000	133	+ 4
130	Michigan National Bank, Lansing	1,865,399,000	1,900,774,000	122	
131	City National Bank, Beverly Hills	1,860,914,000	1,649,448,000	135	+ 4
132	Merchants National Bank & Trust Co., Indianapolis	1,860,138,000	1,722,968,203	130	
133	Industrial Valley Bank & Trust Co., Philadelphia	1,841,597,000	1,717,793,000	132	
134	Old Stone Bank, Providence, R.I	1,832,684,000	1,682,541,000	134	
135	Manufacturers & Traders Trust Co., Buffalo, N.Y	1,808,984,000	1,758,369,353	128	
136	First National Bank, Midland, Tex	1,800,482,498	1,642,751,369	136	
137	Rhode Island Hospital Trust Nat'l Bank, Providence	1,743,663,000	1,918,733,000	121	
138	United Missouri Bank of Kansas City NA	1,741,326,000	1,446,555,000	152	+14
139	Sun Bank NA, Miami	1,723,406,000	1,258,967,000	174	+35
140	First National Exchange Bank, Roanoke, Va	1,707,894,000	1,370,381,000	160	+20
141	Wilmington Trust Co., Del	1,697,867,000	1,624,332,000	137	
142	Fuji Bank & Trust Co., New York	1,696,620,558	1,571,252,747	141	
143	Barnett Bank of South Florida NA, Miami	1,675,423,000	1,427,837,000	155	+12
144	Third National Bank, Nashville	1,667,311,000	1,553,282,000	143	
145	First National Bank, Cincinnati	1,665,817,000	1,580,153,000	140	
146	Morgan Bank (Delaware), Wilmington	1,654,870,000	351,304,000	...	
147	First-Citizens Bank & Trust Co., Raleigh, N.C	1,652,582,343	1,514,545,697	148	+ 1
148	Heritage Bank NA, Jamesburg, N.J	1,643,109,000	886,560,000	...	
149	Union Trust Co., Baltimore	1,628,980,000	1,450,190,000	151	+ 2
150	Exchange Bank & Trust Co. of Florida, Tampa	1,622,270,000	759,467,000	...	
151	Michigan National Bank, Detroit	1,614,087,000	1,719,891,000	131	
152	Citizens & Southern National Bank, Charleston, S.C	1,603,633,563	1,216,611,000	183	+31
153	First American Bank of Nashville NA	1,602,921,000	1,523,701,000	146	
154	RepublicBank Houston NA	1,596,428,938	1,525,974,960	145	
155	Central Trust Co. NA, Cincinnati	1,593,534,000	1,259,545,000	173	+18
156	Bank One of Columbus NA, Ohio	1,591,907,147	1,436,545,000	154	
157	First National Bank of Fort Worth, Tex	1,579,365,425	1,613,223,049	138	
158	InterFirst Bank Houston NA	1,576,946,000	1,321,473,000	169	+11
159	First Security Bank of Idaho NA, Boise	1,567,369,000	1,526,965,492	144	
160	Old Kent Bank & Trust Co., Grand Rapids, Mich	1,560,719,000	1,522,896,000	147	
161	Frost National Bank, San Antonio, Tex	1,546,447,313	1,405,081,515	157	
162	Savings Banks Trust Co., New York	1,542,683,000	1,588,790,000	139	
163	Fifth Third Bank, Cincinnati	1,538,806,000	1,352,627,012	165	+ 2
164	Mitsui Manufacturers Bank, Los Angeles	1,534,416,000	1,469,986,000	149	
165	Imperial Bank, Los Angeles	1,519,001,980	1,334,559,000	168	+ 3
166	Commerce Bank of Kansas City NA, Mo	1,518,850,000	1,222,068,000	182	+16
167	Bank of Oklahoma NA, Tulsa	1,510,681,000	1,459,220,000	150	
168	Barclays Bank of New York NA	1,504,208,000	327,038,000	...	
169	Union National Bank, Pittsburgh	1,493,860,000	1,341,779,000	167	
170	M & I Marshall & Ilsley Bank, Milwaukee	1,491,177,000	1,343,168,000	166	
171	Union Planters National Bank, Memphis	1,481,221,000	1,355,680,897	164	
172	Commerce Union Bank, Nashville	1,464,546,371	1,443,012,405	153	
173	SouthTrust Bank of Alabama NA, Birmingham	1,460,364,000	1,256,667,355	175	+ 2
174	Liberty National Bank & Trust Co. of Louisville, Ky	1,441,928,000	1,072,258,000	203	+29
175	First National Bank, Jackson, Miss	1,439,728,616	1,427,003,000	156	
176	Industrial Bank of Japan Trust Co., New York	1,439,725,000	1,264,143,000	172	
177	Colorado National Bank, Denver	1,421,421,000	1,207,277,743	186	+ 9
178	Bankers Trust of South Carolina, Columbia	1,408,230,000	1,228,019,150	180	+ 2
179	Banco de Ponce, P.R	1,394,267,913	1,376,478,956	159	
180	Union Trust Co., Stamford, Conn	1,389,341,000	1,252,641,000	176	
181	Branch Banking & Trust Co., Wilson, N.C	1,367,071,000	1,116,685,000	193	+12
182	First National Bank of Florida, Tampa	1,362,197,000	1,222,998,000	181	
183	New Jersey National Bank, Trenton	1,359,014,000	1,238,349,000	177	
184	BayBank Middlesex, Burlington, Mass	1,347,762,581	1,206,548,659	187	+ 3
185	First National Bank of Commerce, New Orleans	1,345,780,000	1,233,411,000	178	
186	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa	1,344,898,000	825,518,757	...	
187	F&M Marquette National Bank, Minneapolis	1,339,697,000	358,000,000	...	
188	Hibernia National Bank, New Orleans	1,313,091,000	1,187,771,000	188	
189	Old National Bank, Spokane, Wash	1,303,787,000	1,368,701,000	162	
190	Huntington Bank of Northeast Ohio, Cleveland	1,302,737,730	1,368,319,000	163	
191	First National Bank of South Carolina, Columbia	1,289,438,000	1,070,280,785	204	+13
192	First National Bank & Trust Co., Tulsa, Okla	1,281,106,000	1,294,723,000	170	
193	National Community Bank of N.J., Rutherford	1,278,588,813	1,167,747,000	190	
194	Amalgamated Bank, New York	1,266,891,000	1,287,459,000	171	
195	Commonwealth National Bank, Harrisburg, Pa	1,264,297,000	1,107,978,000	195	
196	New Jersey Bank NA, West Paterson	1,262,818,000	1,101,472,000	196	
197	Key Bank NA, Albany, N.Y	1,257,578,000	1,180,101,000	189	
198	UBAF Arab American Bank, New York	1,253,339,000	1,087,592,000	199	+ 1
199	LaSalle National Bank, Chicago	1,249,785,000	1,369,981,000	161	
200	Boatmen's National Bank of St. Louis	1,247,356,000	1,160,738,000	191	
201	Colonial Bank, Waterbury, Conn	1,242,576,000	1,231,786,137	179	
202	InterFirst Bank Austin NA, Tex	1,239,277,000	1,007,425,916	209	+ 7
203	Long Island Trust Co. NA, Garden City, N.Y	1,238,171,000	1,073,119,000	202	
204	Bank of the South, Atlanta	1,223,272,000	1,127,924,000	192	
205	First National Bank, Kansas City, Mo	1,215,743,000	1,212,074,000	185	
206	Toledo Trust Co., Ohio	1,211,018,360	1,017,704,000	208	+ 2
207	Iowa-Des Moines National Bank	1,203,030,000	1,108,146,000	194	
208	Winters National Bank & Trust Co., Dayton, Ohio	1,167,258,000	1,216,521,000	184	
209	NCNB National Bank of Florida, Boca Raton	1,160,473,013	591,028,000	...	
210	Albuquerque National Bank, N.M	1,159,878,653	1,039,545,382	207	
211	Marine Bank NA, Milwaukee	1,153,714,000	868,004,000	...	
212	Bank of the West, San Francisco	1,139,144,000	930,624,000	...	
213	First National Bank of New Jersey, Totowa	1,124,054,000	957,602,000	...	
214	First American Bank of Virginia, McLean	1,107,755,000	960,572,470	...	
215	Florida National Bank, Jacksonville	1,090,651,000	662,502,000	...	
216	Fourth National Bank & Trust Co., Wichita, Kan	1,087,190,000	1,058,528,000	206	
217	Exchange National Bank, Chicago	1,082,606,000	574,431,443	...	
218	National Bank of Washington, D.C	1,082,355,000	1,081,692,187	200	
219	Capital Bank NA, Houston	1,078,841,000	921,543,000	...	
220	First Jersey National Bank, Jersey City	1,077,196,000	934,572,303	...	
221	Golden State Sanwa Bank, San Francisco	1,076,527,000	853,119,000	...	
222	United Bank of Arizona, Phoenix	1,075,031,000	842,085,000	...	
223	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,072,870,000	881,616,000	...	
224	Central Bank of Denver	1,071,438,000	915,479,000	...	
225	Omaha National Bank, Neb	1,065,133,000	1,075,115,107	201	
226	First National Bank, Allentown, Pa	1,062,922,000	979,875,000	...	
227	State Bank of Albany, N.Y	1,057,774,000	927,945,000	...	
228	Citizens Commercial & Savings Bank, Flint, Mich	1,047,608,526	1,060,762,076	205	
229	National State Bank, Elizabeth, N.J	1,040,694,024	906,097,799	...	
230	National Bank of Commerce, San Antonio, Tex	1,040,502,077	962,439,786	...	
231	First National Bank, Akron, Ohio	1,037,953,000	970,498,578	...	
232	Banco Central Corp., Hato Rey, P.R	1,006,832,435	1,088,250,054	198	
233	Puget Sound National Bank, Tacoma, Wash	1,000,480,000	888,291,000	...	

(a)—Data may not be comparable because of mergers, acquisitions, etc. In addition, American Banker requested "Call Report" figures in 1982. The 1981 figures are as reported in 1982 and have not been restated.

Comparison of Largest Banks' Deposit Totals*

By Groups, as of December 31, 1982, Compared with Previous Year-Ends

U.S Commercial Banks	Dec. 31, 1982 $	Dec. 31, 1981 $	Dec. 31, 1980 $	Dec. 31, 1975 $	Dec. 31, 1970 $	Dec. 31, 1965 $	Dec. 31, 1960 $
10 Largest	449,199,134,980	440,038,570,827	420,907,391,000	256,052,629,037	126,195,417,703	75,405V204,346	49,173,769,333
25 Largest	614,989,305,221	594,215,337,354	565,575,179,816	340,247,013,573	176,216,290,596	107,255,073,084	71,241,698,946
50 Largest	723,430,878,373	695,320,549,475	659,490,311,939	399,981,699,789	213,986,458,681	132,296,637,137	88,649,759,680
100 Largest	848,774,226,933	806,396,370,901	759,730,492,039	461,006,495,233	255,693,371,152	160,782,537,295	109,023,761,534
200 Largest	978,245,356,949	923,139,159,002	864,298,820,563	528,354,528,436	300,370,439,821	191,534,427,136	130,037,888,596
300 Largest	1,051,921,414,315	988,678,920,146	923,193,028,707	566,136,238,170	324,308,997,030	208,192,428,631	141,752,257,163
All Other Commercials	665,000,000,000[1]	616,017,718,411	560,244,871,432	352,998,401,769	204,973,915,688	131,970,379,501	90,927,532,999
All Commercials	1,716,921,414,315[1]	1,604,696,638,557	1,483,437,890,139	919,134,639,939	529,282,912,718	340,162,808,132	232,679,790,162
All Savings Banks	154,900,000,000[1]	155,100,000,000	154,200,000,000	109,900,000,000	71,580,000,000	52,476,000,000	36,424,104,000
All U.S. Banks	1,871,821,414,315[1]	1,759,796,638,557	1,637,637,890,139	1,029,034,639,939	600,862,912,718	392,638,808,132	269,103,894,162
Number of Banks(a)	15,211[2]	15,031	15,155	15,109	14,180	14,309	13,999

*Data for commercial banks compiled by American Banker in conjunction with R.L. Polk & Co. from bank statements and replies to questionnaire. Data for mutual savings banks from National Association of Mutual Savings Banks. Total deposits for commercial banks differ from figures compiled and published by the Federal Reserve Board which are based on call report data. Some of the reasons for the differences are that the F.R. excludes deposits in overseas branches as well as deposits accumulated for a payment of personal loans.

(a)—Includes U.S. chartered commercial banks, stock and mutual savings banks and nondeposit trust companies. Excludes U.S. branches and agencies of foreign banks and Edge Act Corporations engaged in banking.

1—Estimated. 2—Includes an estimated 14,787 commercial banks, stock savings banks and nondeposit trust companies and 424 savings banks.

1982 Mergers by Top 300 Banks

NEW YORK — Fifty-nine of 300 largest commercial banks in the U.S. acquired other banks in 1982, either by merger or by purchase of all their assets. This compared with 47 banks that made such acquisitions during 1981.

Included in this total are the acquisitions of two savings banks: Fidelity Mutual Savings Bank, Spokane, by First Interstate Bank of Washington NA, Seattle, and Farmers & Mechanics Savings Bank, Minneapolis, by F&M Marquette National Bank, Minneapolis.

The number of acquisitions excludes mergers involving "interim" banks which are set up solely for the purpose of expediting the formation of holding companies or other organizational changes that existing banks wish to make.

The complete list of such actions by the top 300 banks is given below. The number to the left of each item is the December 31, 1982, rank of the continuing bank.

The list also gives changes of name or location of head office as well as mergers and acquisitions of existing banks by new banks set up solely for that purpose, which took place among the 300 largest banks last year.

2—Citibank NA, New York, purchased the assets and assumed the liabilities of Banco Regional, Bayamon, P.R., June 12.

21—InterFirst Bank Dallas NA, changed its name from First National Bank in Dallas, June 30.

26—NCNB National Bank, Charlotte, N.C., changed its name from North Carolina National Bank, Charlotte, Jan. 4, 1983, and merged Bank of North Carolina NA, Jacksonville, Dec. 22.

32—Pittsburgh National Bank, merged County Trust Co., Somerset, Dec. 10.

35—Comerica Bank-Detroit, changed its name from Detroit Bank & Trust Co., Nov. 15.

38—AmeriTrust Co., Cleveland, merged AmeriTrust Co. of Northeastern Ohio NA, Ashtabula; AmeriTrust Co. of Stark County, Canton; and AmeriTrust Co. of Jefferson County, Steubenville, Feb. 12., and merged AmeriTrust Co. of Toledo (New), Sept. 27.

42—Citizens & Southern National Bank, Atlanta, merged Citizens & Southern Bank, Warner Robbins, May 31 and merged Citizens & Southern Bank, Dalton; Citizens & Southern Bank, Hartwell; Citizens & Southern National Bank, Thomasville; Citizens & Southern Bank, Jackson; and Citizens & Southern Bank, Moultrie, Oct. 31.

43—First Union National Bank, Charlotte, N.C., changed its name from First Union National Bank of North Carolina, in April.

44—Connecticut Bank & Trust Co., Hartford, and State National Bank of Connecticut, Bridgeport, merged under the latter's charter with a new name and location: Connecticut Bank & Trust Co. NA, Hartford, Dec. 31. Orange National Bank, merged into the former Connecticut Bank & Trust Co. on Sept. 13.

50—United Virginia Bank, Richmond, merged Citizens National Bank, New Market and First National Bank, Fieldale, Nov. 1.

53—Connecticut National Bank, Bridgeport, and Hartford National Bank & Trust Co., merged under the latter's charter with a new title: Connecticut National Bank, Hartford, Oct. 30.

56—Virginia National Bank, Norfolk, merged five banks: South Boston Bank & Trust Co., June 14; First State Bank, Wise, Aug. 9; First City Bank, Newport News, and Northern Virginia Bank, Springfield, Aug. 16; and First National Bank, Fries, Oct. 25.

57—Fleet National Bank, Providence, R.I., changed its name from Industrial National Bank of Rhode Island, Sept. 7.

61—Bank of New England NA, Boston, changed its name from New England Merchants National Bank, May 1.

62—Huntington National Bank, Columbus, Ohio, merged Reeves Banking & Trust Co., Dover, March 18.

70—National City Bank, Cleveland, merged National City Bank of Lake County, Mentor, April 25.

74—Fidelity Union Bank, Newark, N.J., merged Fidelity Union Bank NA, Garden State, Paramus, and Fidelity Union Bank NA, Red Bank, April 1.

86—Centerre Bank NA, St. Louis, changed its name from First National Bank in St. Louis, Jan. 4.

87—American Bank & Trust Co., Reading, Pa., merged National Bank & Trust Co., Kennett Square, March 29 and Valley Trust Co. of Palmrya, Nov. 30.

92—First Interstate Bank of Washington NA, Seattle, merged Fidelity Mutual Savings Bank, Spokane, March 15.

93—Atlantic National Bank of Jacksonville, Fla., merged Bank of Brevard, Rockledge, April 1 and Imperial Bank of Lakeland, May 1.

94—Central Bank of the South, Birmingham, Ala., purchased the assets and assumed the liabilities of Central Bank of Mobile NA, June 30.

95—Continental Bank, Norristown, Pa., merged Lincoln Bank, Bala Cynwyd, June 25.

101—Equitable Bank NA, Baltimore, changed its name from Equitable Trust Co., Baltimore, when it merged Columbia Bank & Trust, Columbia, July 1.

112—IntraWest Bank of Denver NA, changed its name from First National Bank, Oct. 1

116—Society National Bank, Cleveland, merged Second National Bank, Ravenna, Sept. 20.

117—Suburban Bank, Bethesda, Md., changed location from Hyattsville, in March.

118—Texas American Bank/Fort Worth NA, changed its name from Fort Worth National Bank, Oct. 1.

124—First National Bank, Birmingham, Ala., merged Citizens Bank & Trust Co., Alabaster, Aug. 6.

125—Peoples National Bank of Washington, Seattle, purchased the assets and assumed the liabilities of Jefferson National Bank, Port Townsend, June 25.

131—South Carolina National Bank, Columbia, merged First Carolina Bank, Beaufort, June 1.

136—Heritage Bank NA, Jamesburg, N.J., changed its location from Cherry Hill, when it merged Heritage Bank-North, Monroe Township, June 1.

137—Deposit Guaranty National Bank, Jackson, Miss, merged Attala Bank, Kosciusko, July 30.

140—Sun Bank NA, Orlando, Fla., merged Sun First National Bank of Brevard County, Melbourne, and Sun First National Bank of Lake County, Leesburg, Dec. 17.

145—First National Exchange Bank of Virginia, Roanoke, merged First National Bank, Galex, April 21, and merged Southwest Virginia National Bank, Bluefield, June 16.

146—Citizens & Southern National Bank of South Carolina, Charleston, merged Bank of Williston, April 8, and Carolina National Bank, Easley, Dec. 31..

153—Barclays Bank of New York and Bankers Trust Co. of Hudson Valley NA, Pougkeepsie, N.Y., merged under the latter's charter, with a new title and location: Barclays Bank of New York NA, Nov. 1.

158—Union Trust Co. of Maryland, Baltimore, purchased the assets and assumed the liabilities of two branches of First American Bank of Maryland, Silver Spring, Jan. 25.

164—Exchange Bank & Trust Co. of Florida NA, Tampa, changed its name from Exchange Bank & Trust Co. of Florida, when it merged eight banks: Exchange National Bank of Manatee County, Bradenton; Exchange National Bank of Lake County, Clermont; Exchange Bank of Charlotte County NA, Englewood; Exchange Bank of Lee County, Fort Myers; Exchange Bank of Osceola, Kissimmee; Exchange Bank of Collier County, Naples; Exchange Bank of Sarasota County, Sarasota, and Exchange Bank of Polk County, Winter Haven, Dec. 31.

167—Dauphin Deposit Bank & Trust Co., Harrisburg, Pa., merged Peoples National Bank, Shippensburg and Southern Pennsylvania Bank, York, Oct. 1.

169—Bank One of Columbus NA, Ohio, merged Bank One, Mt. Sterling, May 1.

174—First National Bank of Florida, Tampa, merged Venice-Nokomis Bank & Trust Co., Venice, in Nov.

176—Long Island Trust Co. NA, Garden City, N.Y., changed its name and charter from Long Island Trust Co., May 1, and was subsequently acquired by Banca Commeriale Italiana, Milan, Italy, July, 1982.

179—InterFirst Bank Houston NA, changed its name from First International Bank in Houston NA, April 19.

180—Liberty National Bank & Trust Co., Louisville, Ky., merged United Kentucky Bank, Louisville, Dec. 23.

181—F&M Marquette National Bank, Minneapolis, changed its name from Marquette National Bank, when it merged Farmers & Mechanics Savings Bank, Minneapolis, Feb. 21.

184—SouthTrust Bank of Alabama NA, Birmingham, changed its name from Birmingham Trust National Bank, Dec. 1.

185—Huntington Bank of Northeast Ohio, Cleveland, changed its name from Union Commerce Bank, Jan. 3, 1983.

186—First National Bank of South Carolina, Columbia, merged Peoples National Bank, Chester, Oct. 2; and Bank of Lancaster, and Central Carolina Bank, Lancaster, Dec. 31.

189—Northeastern Bank of Pennsylvania, Wilkes-Barre, merged First National Bank of Pen Argyl, April 22 and changed location from Mount Pocono, June 1.

201—United Bank of Arizona, Phoenix, merged Copper State Bank, Apache Junction, and Bank of Northern Arizona, Flagstaff, May 1.

208—National State Bank, Elizabeth, N.J., merged Jersey Shore Bank, Long Branch, Sept. 24.

209—InterFirst Bank Austin NA, Tex., changed its name from Austin National Bank, Dec. 31.

216—Exchange National Bank of Chicago, merged Central National Bank, Chicago, Aug. 23.

217—Toledo Trust Co., Ohio, merged Peoples Bank, Carey, April 5 and Oak Harbor State Bank Co.; Northwest Ohio Bank, Bowling Green, and National Bank of Fulton County, Delta, May 3.

223—Marine Bank NA, Milwaukee, changed its name from Marine National Exchange Bank, when it merged Capitol Marine Bank, Milwaukee, and Wisconsin Marine Bank, Milwaukee, Dec. 13.

229—First National State Bank of South Jersey, Burlington Township, N.J., changed its name from First National State Bank of West Jersey, when it merged First National State Bank of South Jersey, Pleasantville, Oct. 1.

236—First Virginia Bank, Falls Church, merged First Virginia Bank-Eastern, Warrenton, May 24, and First Virginia Bank-Loudoun, Purcellville, June 14.

239—Southern Bank & Trust Co., Greenville, S.C., merged Guaranty Bank & Trust Co., Florence, Sept. 17.

243—United Carolina Bank, Whiteville, N.C., merged Bank of Raeford, March 1.

244—Southern National Bank of North Carolina, Lumberton, merged Forsyth Bank & Trust Co., Winston-Salem, March 30.

246—NCNB National Bank of Florida, Boca Raton, changed its name from Gulfstream Bank NA, Jan. 17, 1983, and merged Gulfstream National Bank, Tamarac, Dec. 1, and Peoples Downtown National Bank, Miami, Dec. 31.

247—Oneida National Bank, Utica, N.Y., merged Genesee Street National Bank, Utica (New), Feb. 1 and changed its name from Oneida National Bank & Trust Co. of Central New York, June 30.

249—BancTexas Dallas NA, changed its name from National Bank of Commerce, Dallas, Sept. 1.

252—Bank of Delaware, Wilmington, merged Milford Trust Co., April 23.

257—Central Fidelity Bank NA, Lynchburg, Va., merged Liberty Bank, Bedford, Oct. 1.

261—First Interstate Bank of Utah NA, Salt Lake City, changed its name from First Interstate Bank of Utah, April 1, and merged Box Elder County Bank Brigham City, Nov. 1.

269—Citizens Bank & Trust Co., Riverdale, Md., merged Bank of Brandywine, March 19, and Kennedy Bank & Trust Co., Bethesda, Dec. 17.

273—Central Fidelity Bank NA, Richmond, merged Central Fidelity Bank, Charlottsville and Central Fidelity Bank NA, Culpeper, Oct. 22.

274—Marine Bank, Warren, Pa., changed location from Meadville when it merged Warren National Bank, June 28.

278—Shawmut Worcester County Bank NA, Worcester, Mass., changed its name from Worcester County National Bank, May 3.

280—Florida National Bank, Jacksonville, merged Florida National Bank, Gainesville, Jan. 15.

281—Sun Bank/South Florida NA, Ft. Lauderdale, changed its name from Sun Bank/Broward NA, when it merged Century National Bank of Broaward, Ft. Lauderdale, Dec. 2.

283—American National Bank, Morristown, N.J., changed its name from American National Bank & Trust Co. of New Jersey, April 30.

284—Liberty National Bank, Buffalo, N.Y., changed its name from Liberty National Bank & Trust Co., Oct. 6.

285—First Seneca Bank, Butler, Pa., changed its name from First Seneca Bank & Trust Co., June 1.

286—Pan American Bank NA, Miami, merged Pan American Bank of Palm Beach County, West Palm Beach, Jan. 15 and Pan American Bank of Broward, Fort Lauderdale, April 15.

292—Valley National Bank, Passaic, N.J., merged Fair Lawn State Bank, Jan. 29.

298—Bank of New Jersey, Camden, merged Prospect Park National Bank, Wayne, May 10.

Comparison of Largest Banks' Capital Totals*

By Groups, as of December 31, 1981, Compared with Previous Year-Ends

U.S Commercial Banks	1982	1981	1980	1975	1970	1960
Capital (a)						
100 Largest	14,970,707,560	13,452,905,232	12,512,479,031	8,627,709,469	6,128,032,000	2,896,223,726
Second 100 Largest	2,811,662,327	2,580,408,923	2,362,854,448	1,746,712,725	1,207,403,000	571,511,076
Third 100 Largest	1,551,261,527	1,507,632,063	1,297,407,125	1,008,180,175	627,804,000	311,666,163
Total-Top 300 Largest	19,333,631,414	17,540,946,278	11,382,602,369	16,172,740,604	7,963,239,000	3,779,400,965
Surplus and Undivided Profits (b)						
100 Largest	42,031,400,818	38,256,871,230	35,033,253,364	20,845,887,466	12,317,400,000	6,747,306,880
Second 100 Largest	8,408,600,948	7,873,706,918	6,568,893,223	4,049,873,184	2,605,800,000	1,196,636,988
Third 100 Largest	4,688,659,264	4,163,763,843	3,745,398,096	2,141,609,133	1,342,412,000	641,659,210
Total-Top 300 largest	55,128,661,030	50,294,341,991	45,347,544,683	27,037,369,783	16,265,612,000	8,585,603,079
Total Capital (c)						
100 Largest	58,002,108,378	51,709,776,522	47,545,732,395	29,473,596,935	18,445,432,000	9,643,530,606
Second 100 Largest	11,220,263,275	10,454,115,841	8,931,747,671	5,796,585,909	3,813,203,000	1,768,148,065
Third 100 Largest	6,239,920,791	5,671,395,906	5,042,805,221	3,149,789,308	1,970,216,000	953,325,373
Total-Top 300 Banks	74,462,292,444*	67,835,288,269	61,520,285,287	38,419,972,152	24,228,851,000	12,365,004,044

(a)—Includes common stock capital, preferred stock and subordinated debt. (b)—Includes subordinated debt assumed by parent. *—1982 capital figures were not available for 227th ranked First Boston Peoples Bank of N.J. and 241st-ranked Bank of the Commonwealth, Detroit (c)—The sum of capital, surplus, and undivided profits as defined in footnotes (a) and (b).

Banks in the Top 300 with Supplemental Capital[1]

Compiled by American Banker Copyright 1983

Deposit Rank 12/31/82		Supplemental Capital in Use 12/31/82
3	Chase Manhattan Bank NA, New York	454,570,000[2]
4	Manufacturers Hanover Trust Co., New York	174,954,000
5	Morgan Guaranty Trust Co., New York	309,138,000
6	Chemical Bank, New York	356,860,000
8	First National Bank, Chicago	200,000,000
10	Bankers Trust Co., New York	200,000,000
11	Crocker National Bank, San Francisco	8,776,000
12	Wells Fargo Bank NA, San Francisco	64,542,000[2]
13	First Interstate Bank of California, Los Angeles	106,238,000
14	Marine Midland Bank NA, Buffalo, N.Y	108,328,000
16	Irving Trust Co., New York	215,000,000[3]
17	First National Bank, Boston	200,000,000
18	Bank of New York	6,503,780
19	Seattle-First National Bank	94,950,000
20	First City National Bank, Houston	50,000,000
21	InterFirst Bank Dallas NA	161,000,000
22	RepublicBank Dallas NA	145,000,000
23	National Bank of Detroit	8,573,000[2]
24	Republic National Bank, New York	22,000
25	Texas Commerce Bank NA, Houston, Tex	35,000,000
26	NCNB National Bank, Charlotte, N.C	68,000,000
27	Southeast Bank NA, Miami	7,616,000
29	Union Bank, Los Angeles	55,000,000
30	National Bank of North America, New York	7,205,000
31	Wachovia B&T Co. NA, Winston-Salem, N.C	14,200,000
33	Harris Trust & Savings Bank, Chicago	1,002,000[2]
34	BancOhio National Bank, Columbus	392,000
36	Rainier National Bank, Seattle	10,000,000
37	Philadelphia National Bank	32,426,000
40	United States National Bank of Oregon, Portland	22,770,000
41	First Interstate Bank of Oregon NA, Portland	35,000,000
42	Citizens & Southern National Bank, Atlanta	41,920,000
43	First Union National Bank, Charlotte, N.C	32,202,000
44	Connecticut Bank & Trust Co. NA, Hartford	3,200,000
45	First Interstate Bank of Arizona NA, Phoenix	42,826,000
46	European American Bank & Trust Co., New York	19,375,000
47	California First Bank, San Francisco	9,858,000
48	First National Bank, Minneapolis	25,000,000
49	First Pennsylvania Bank NA, Philadelphia	563,353,000
50	United Virginia Bank, Richmond	525,000
51	Bank of Tokoyo Trust Co., New York	38,000,000
52	Manufacturers National Bank, Detroit	2,784,000
53	Connecticut National Bank, Hartford	11,000,000
54	Mercantile National Bank, Dallas	46,500,000
55	Northwestern National Bank, Minneapolis	40,000,000[3]
56	Virginia National Bank, Norfolk	29,411,000
57	Fleet National Bank, Providence, R.I	10,000,000
59	Fidelity Bank, Philadelphia	69,675,000
60	Lincoln First Bank NA, Rochester, N.Y	5,058,000
61	Bank of New England NA, Boston	10,630,000
63	Girard Bank, Philadelphia	60,353,000
65	Israel Discount Bank of New York	40,000,000
66	First National Bank, Atlanta	50,000,000
67	Provident National Bank, Philadelphia	28,517,000[3]
68	Bank of California NA, San Francisco	23,484,000
69	American Security Bank NA, Washington, D.C	7,300,000
70	National City Bank, Cleveland	57,000,000
72	Bank of Hawaii, Honolulu	8,400,000
73	Bank of the Southwest NA, Houston	25,000,000
74	Fidelity Union Bank, Newark, N.J	70,000,000
75	Equibank, Pittsburgh	39,350,000[3]
76	Mercantile Trust Co. NA, St. Louis, Mo	25,000,000
77	Bank Leumi Trust Co., New York	17,650,000
78	First Wisconsin National Bank, Milwaukee	131,000
82	Banco Popular de Puerto Rico, San Juan	19,500,000
84	State Street Bank & Trust Co., Boston	18,211,000
85	Lloyds Bank California, Los Angeles	5,860,000
87	American Bank & Trust Co., Reading, Pa	15,150,000
88	First National Bank, St. Paul, Minn	30,000,000
89	American Fletcher National Bank & Trust Co., Indianapolis	162,000
90	Shawmut Bank of Boston NA	29,000,000
92	First Interstate Bank of Washington NA, Seattle	45,000,000
93	Atlantic National Bank of Florida, Jacksonville	1,138,000
94	Central Bank of the South, Birmingham, Ala	8,700,000
95	Continental Bank, Norristown, Pa	27,089,000
96	Arizona Bank, Phoenix	26,100,000
100	First Security Bank of Utah NA, Ogden	27,381,000
102	Sumitomo Bank of California, San Francisco	36,222,000
103	Allied Bank of Texas, Houston	1,250,000
104	First National State Bank of N.J., Newark	8,200,000
106	Northwestern Bank, North Wilkesboro, N.C	14,752,000
109	Liberty National B&T Co., Oklahoma City	39,892,000
111	United States Trust Co., New York	25,000,000
113	United Bank of Denver NA	9,089,000
115	Zions First National Bank, Salt Lake City, Utah	18,600,000
117	Suburban Bank, Bethesda, Md	4,150,000
118	Texas American Bank/Fort Worth NA	5,875,000
120	Central National Bank, Cleveland	75,000,000[3]
122	United Jersey Bank, Hackensack, N.J	13,776,000
123	City National Bank, Beverly Hills, Calif	1,500,000
125	Peoples National Bank, Seattle	15,236,000
127	Old Stone Bank, Providence, R.I	13,208,000
129	Fuji Bank & Trust Co., New York	34,000,000
130	Industrial Valley B & T Co., Philadelphia	36,285,000[3]
131	South Carolina National Bank, Columbia	12,249,000
133	Manufacturers & Traders Tr Co., Buffalo, N.Y	14,200,000
134	First-Citizens Bk & Tr Co., Raleigh, N.C	20,000,000
135	First National Bank, Midland, Tex	12,000,000
136	Heritage Bank NA, Jamesburg, N.J	7,400,000
137	Deposit Guaranty National Bank, Jackson, Miss	4,340,000
138	First Tennessee Bank NA, Memphis	5,920,000
139	Imperial Bank, Los Angeles	3,000,000
140	Sun Bank NA, Orlando, Fla	1,050,000
141	Michigan National Bank, Detroit	8,931,000
142	Mitsui Manufacturers Bank, Los Angeles	10,000,000
144	Merchants National Bank & Trust Co., Indianapolis	5,000,000
145	First National Exchange Bank, Roanoke, Va	9,500,000
147	Rhode Island Hospital Tr. Nat'l Bank, Providence	15,000,000
148	Industrial Bank of Japan Trust Co., New York	33,000,000
149	Old Kent Bank & Trust Co., Grand Rapids, Mich	3,900,000
150	Third National Bank, Nashville, Tenn	4,250,000
151	First Security Bank of Idaho NA, Boise	10,000,000
152	RepublicBank Houston NA	10,000,000
154	Frost National Bank, San Antonio, Tex	14,800,000
155	Banco de Ponce, P. R	28,050,000
156	Bank of Oklahoma NA, Tulsa	15,000,000
157	First American Bank of Nashville NA, Tenn	4,000,000
159	Union Trust Co., Stamford, Conn	2,700,000
160	Branch Banking & Trust Co., Wilson, N.C	491,000
161	Wilmington Trust Co., Del	20,000,000
162	BayBank Middlesex, Burlington, Mass	5,000,000
165	New Jersey National Bank, Trenton	20,000,000
168	Bankers Trust of South Carolina, Columbia	19,988,236[3]
171	Old National Bank of Washington, Spokane	15,000,000
172	Commerce Union Bank, Nashville, Tenn	23,500,000
173	First National Bank, Fort Worth, Tex	16,000,000
174	First National Bank, Tampa, Fla	4,000,000
175	First National Bank & Trust Co., Tulsa, Okla	7,120,000
176	Long Island Trust Co. NA, Garden City, N.Y	4,475,000
178	Key Bank NA, Albany, N.Y	4,000,000
179	InterFirst Bank Houston NA	40,000,000
180	Liberty National Bank & Trust Co., Louisville, Ky	4,100,000
181	F & M Marquette National Bank, Minneapolis	10,875,000
182	Colonial Bank, Waterbury, Conn	3,710,000
183	Morgan Bank (Delaware), Wilmington	100,000,000
184	SouthTrust Bank of Alabama NA, Birmingham	17,530,000
185	Huntington Bank of Northeast Ohio, Cleveland	3,378,000
189	Northeastern Bank, Wilkes-Barre, Pa	3,430,000
191	Hibernia National Bank, New Orleans, La	10,000,000
192	Bank of the West, San Francisco	7,500,000
193	Golden State Sanwa Bank, San Francisco	7,110,000
196	New Jersey Bank NA, West Paterson	2,682,000[2]
198	First American Bank of Virginia, McLean	1,855,000
201	United Bank of Arizona, Phoenix	13,000,000
203	Commonwealth National Bank, Harrisburg, Pa	13,850.000
205	First National Bank of Allentown, Pa	10,860,000
210	First Jersey National Bank, Jersey City, N.J	2,400,000
213	Puget Sound National Bank, Tacoma, Wash	6,760,000
214	Central Bank, San Francisco	6,642,000[2]
215	LaSalle National Bank, Chicago	22,338,000
218	National Bank of Commerce, San Antonio, Tex	5,000,000
219	Daiwa Bank Trust Co., New York	15,000,000
220	Central Bank of Denver	7,400,000
222	Louisiana National Bank, Baton Rouge	7,000,000
225	Iowa-Des Moines National Bank	9,000,000
227	First Peoples Bank of New Jersey, Haddon Twp	N.A.
228	City National Bank, Detroit	16,600,000
229	First National State Bank of South Jersey, Burlington Twp.	3,250,000
230	M&I Marshall & Ilsley Bank, Milwaukee, Wis	9,344,000
231	Capital Bank NA, Houston	19,500,000
233	Bank of the South NA, Atlanta	9,470,000
235	First City Bank of Dallas	7,100,000
237	Citytrust, Bridgeport, Conn	712,000
238	Valley Bank of Nevada, Las Vegas	6,690,862
239	Southern Bank & Trust Co., Greensville, S.C	142,000
240	First Eastern Bank NA, Wilkes Barre, Pa	8,000,000
241	Bank of the Commonwealth, Detroit	N.A.
244	Southern National Bank, Lumberton, N.C	5,272,000
249	BancTexas Dallas NA	716,000
253	Banco de Santander-P.R., Hato Rey	1,800,000
254	First National Bank, Amarillo, Tex	6,000,000
256	Omaha National Bank, Neb	15,000,000
258	Security Bank & Trust Co., Southgate, Mich	2,750,000
260	Central Penn National Bank, Philadelphia	9,300,000
261	First Interstate Bank of Utah NA, Salt Lake City	5,333,446
262	Laredo National Bank, Tex	1,562,000
263	Banco Central Corp., Hato Rey, P. R	19,416,958
266	Oregon Bank, Portland	10,000,000
268	Trust Co. New Jersey, Jersey City	6,425,000[3]
271	Southeast National Bank, Malvern, Pa	13,000,000
272	Security Trust Co., Rochester, N.Y	11,370,000
274	Marine Bank, Warren, Pa	8,374,000
275	San Diego Trust & Savings Bank, CAlif	8,500,000
277	First American Bank NA, Washington, D.C	354,564
278	Shawmut Worcester County Bank NA, Worcester, Mass.	4,000,000
279	Arlington Trust Co., Lawrence, Mass	5,000,000
285	First Seneca Bank, Butler, Pa	8,629,000
287	Continental National Bank, Fort Worth, Tex	1,680,000
289	Provident Bank, Cincinnati	10,581,000
290	Merchants National Bank, Allentown, Pa	4,500,000
297	Central Carolina Bk & Tr Co., Durham, N.C	1,400,000
300	United American Bank, Knoxville, Tenn	10,000,000

[1] —Includes subordinated debt (capital notes and debentures) and preferred stock.

[2] —Includes capital notes assumed by parent bank holding company.

[3] —Includes preferred stock. NA—Not Available.

The Top 100 Banks in the United States in Total Capital Funds*

In Order of Total Capital Funds December 31, 1982

Compiled by **American Banker** Copyright 1983

Position Dec. 31, 1982	Name of Bank, City and State	Total Capial Funds		Position Dec. 31, 1981	Gain in Rank	Total Assets 12/31/82	Ratio Tot. Cap. to Assets (%)	Deposit Rank 12/31/82
		12/31/82	12/31/81					
1	Citibank NA, New York	**5,485,000,000**	4,871,370,000	1		**111,111,000,000**	4.9	**2**
2	Bank of America NT&SA, San Francisco	**4,168,570,000**	4,155,799,000	2		**118,875,920,000**	3.5	**1**
3	Chase Manhattan Bank NA, New York	**3,679,247,000ab**	3,710,552,000ab	3		**79,118,264,000**	4.7	**3**
4	Morgan Guaranty Trust Co., New York	**2,763,711,000a**	2,415,189,000a	4		**57,296,010,000**	4.8	**5**
5	Manufacturers Hanover Trust Co., New York	**2,285,110,000a**	2,187,889,000a	5		**58,989,414,000**	3.9	**4**
6	Chemical Bank, New York	**2,202,814,000a**	1,902,359,000a	6		**47,072,376,000**	4.7	**6**
7	Continental Illinois NB&T Co., Chicago	**1,779,209,000**	1,775,755,000	7		**41,299,872,000**	4.3	**7**
8	Bankers Trust Co., New York	**1,670,605,000**	1,342,291,000	8		**39,717,967,000**	4.2	**10**
9	First National Bank, Chicago	**1,537,614,000a**	1,149,619,000	10	+ 1	**34,548,152,000**	4.5	**6**
10	Security Pacific National Bank, Los Angeles	**1,461,839,706**	1,331,166,447	9		**33,579,023,512**	4.3	**9**
11	Wells Fargo Bank NA, San Francisco	**1,037,663,000ab**	968,876,000ab	12	+ 1	**22,116,214,000**	4.7	**12**
12	Crocker National Bank, San Francisco	**1,001,752,000a**	997,985,000a	11		**24,433,380,000**	4.1	**11**
13	Marine Midland Bank NA, Buffalo, N.Y.	**939,553,000a**	896,866,000a	13		**20,045,473,000**	4.7	**14**
14	First Interstate Bank of California, Los Angeles	**927,472,000a**	856,429,000a	14		**21,313,945,000**	4.4	**13**
15	Irving Trust Co., New York	**877,127,000a**	691,491,000a	17	+ 2	**17,606,873,000**	5.0	**16**
16	Mellon Bank NA, Pittsburgh	**873,763,000**	810,508,000	15		**20,532,360,000**	4.3	**15**
17	First Pennsylvania Bank NA, Philadelphia	**764,806,000a**	753,641,000a	16		**5,387,416,000**	14.2	**49**
18	Republic National Bank, New York	**709,932,000a**	517,471,176	23	+ 5	**8,927,4[illegible]8,000**	8.0	**24**
19	InterFirst Bank Dallas NA	**702,566,000a**	624,000,000a	19		**12,036,026,000**	5.8	**21**
20	First National Bank, Boston	**692,212,000ab**	643,975,000	18		**16,512,755,000**	4.2	**17**
21	RepublicBank Dallas NA	**649,056,000a**	514,098,000a	25	+ 4	**11,554,657,000**	5.6	**22**
22	National Bank of Detroit	**636,437,000c**	572,593,000	21		**10,861,103,000**	5.8	**23**
23	AmeriTrust Co., Cleveland	**593,641,000**	515,306,000	24	+ 1	**5,747,592,000**	10.3	**38**
24	Bank of New York	**555,351,000a**	520,168,955a	22		**12,620,614,000**	4.4	**18**
25	Seattle-First National Bank	**501,943,000**	619,219,000a	20		**9,841,143,000**	5.1	**19**
26	First City National Bank, Houston	**461,780,000a**	380,309,000	29	+ 3	**9,921,239,000**	4.7	**20**
27	NCNB National Bank, Charlotte, N.C	**458,581,000a**	406,159,000a	26		**8,330,341,000**	5.5	**26**
28	Texas Commerce Bank NA, Houston	**449,216,000a**	371,494,000a	31	+ 3	**10,158,439,000**	4.4	**25**
29	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C	**425,196,229a**	397,404,297a	27		**6,757,290,370**	6.3	**31**
30	Union Bank, Los Angeles	**402,936,000a**	384,241,000a	28		**7,545,283,000**	5.3	**29**
31	Southeast Bank NA, Miami	**396,460,000a**	377,259,000a	30		**7,010,433,000**	5.7	**27**
32	Valley National Bank, Phoenix	**388,608,000**	359,155,000	33	+ 1	**7,150,610,000**	5.4	**28**
33	Pittsburgh National Bank	**386,970,000**	350,702,090	35	+ 2	**7,338,852,000**	5.3	**32**
34	National Bank of North America, New York	**378,907,000a**	362,380,000a	32		**6,826,440,000**	5.6	**30**
35	Harris Trust & Savings Bank, Chicago	**373,243,000c**	357,612,000c	34		**6,879,696,000**	5.4	**33**
36	Philadelphia National Bank	**368,383,000a**	334,939,000a	37	+ 1	**5,909,596,000**	6.2	**37**
37	United States National Bank, Portland, Ore	**346,852,000a**	324,951,000a	40	+ 3	**4,948,199,000**	7.0	**40**
38	First Interstate Bank of Oregon NA, Portland	**341,499,000a**	326,740,000a	39	+ 1	**5,184,928,000**	6.6	**41**
39	Citibank (New York State) NA, Buffalo	**335,654,000**	342,878,000	36		**2,591,314,000**	13.0	**170**
40	Girard Bank, Philadelphia	**333,431,000ac**	328,633,000a	38		**4,416,632,000**	7.5	**63**
41	National City Bank, Cleveland	**323,222,000a**	253,509,000	49	+ 8	**4,485,705,000**	7.2	**70**
42	Citizens & Southern National Bank, Atlanta	**322,956,000a**	250,288,000a	51	+ 9	**5,475,882,000**	5.3	**42**
43	Northern Trust Co., Chicago	**319,604,000**	315,815,000a	41		**5,886,017,00X**	5.4	**39**
44	Rainier *National* Bank, Seattle	**315,022,227a**	295,403,000a	42		**5,547,917,919**	5.7	**36**
45	*Morgan* Bank (Delaware), Wilmington	**313,970,000a**	....			**1,654,870,000**	19.0	**183**
46	First Interstate Bank of Arizona NA, Phoenix	**310,323,000a**	281,434,000a	45		**4,508,747,000**	6.9	**45**
47	Citibank (South Dakota) NA, Sioux Falls	**299,973,000**	253,186,621	50	+ 3	**2,834,504,000**	10.6	**132**
48	United Virginia Bank, Richmond	**298,451,000a**	281,391,000	46		**4,816,271,000**	6.2	**50**
49	BancOhio National Bank, Clumbus	**295,374,000a**	285,592,000	44		**5,591,045,000**	5.3	**34**
50	European American Bank & Trust Co., New York	**292,306,000a**	290,721,000a	43		**5,421,036,000**	5.4	**46**
51	First Union National Bank, Charlotte, N.C	**291,212,000a**	265,181,000a	48		**6,060,598,000**	4.8	**43**
52	Mercantile National Bank, Dallas	**275,207,000a**	236,117,000a	57	+ 5	**4,943,228,000**	5.6	**54**
53	Bank of Tokyo Trust Co., New York	**274,736,201a**	265,264,765a	47		**4,135,001,060**	6.7	**51**
54	Northwestern National Bank, Minneapolis	**272,262,000a**	243,157,000a	54		**4,919,876,000**	5.5	**55**
55	Fidelity Bank, Philadelphia	**267,824,000a**	228,171,000a	60	+ 5	**4,041,170,000**	6.6	**59**
56	First National Bank, Minneapolis	**264,371,000a**	238,949,000a	56		**5,538,760,000**	4.8	**48**
57	Connecticut Bank & Trust Co. NA, Hartford	**258,749,000a**	57,686,000	242	+185	**4,839,434,000**	5.3	**44**
58	First National Bank, Atlanta	**255,893,000a**	172,079,000a	73	+ 15	**4,018,452,000**	6.4	**66**
59	Comerica Bank-Detroit	**255,604,000**	248,772,000	52		**5,489,742,000**	4.7	**35**
60	Maryland National Bank, Baltimore	**240,478,000**	246,648,000	53		**4,352,640,000**	5.5	**64**
61	Manufacturers National Bank, Detroit	**239,677,000a**	228,443,000a	59		**4,537,482,000**	5.3	**52**
62	California First Bank, San Francisco	**238,142,000a**	234,259,000a	58		**4,156,440,000**	5.7	**47**
63	Mercantile Trust Co. NA, St. Louis	**227,996,000a**	214,002,000a	61		**4,125,433,000**	5.5	**76**
64	Virginia National Bank, Norfolk	**227,977,000a**	209,845,000a	63		**3,810,314,000**	6.0	**56**
65	Lincoln First Bank NA, Rochester, N.Y	**224,722,000a**	213,172,000a	62		**3,837,803,000**	5.9	**60**
66	Provident National Bank, Phildelphia	**221,714,000a**	203,515,000a	64		**3,761,878,000**	5.9	**67**
67	Bank of California NA, San Francisco	**215,311,000a**	239,618,000a	55		**3,908,865,000**	5.5	**68**
68	First National Bank, St. Paul, Minn	**210,563,000a**	198,141,000a	65		**3,630,075,000**	5.8	**88**
69	Fidelity Union Bank, Newark, N.J	**205,295,158a**	116,592,272	122	+ 53	**3,087,475,640**	6.6	**74**
70	American Security Bank NA, Washington, D.C	**202,056,000a**	184,514,000a	69		**3,399,157,000**	5.9	**69**
71	Connecticut National Bank, Hartford	**199,967,000a**	130,429,000a	107	+ 36	**4,084,201,000**	4.9	**53**
72	Fleet National Bank, Providence, R.I	**198,866,000a**	178,007,000a	71		**3,983,808,000**	5.0	**57**
73	Huntington National Bank, Columbus, Ohio	**198,840,000**	191,824,000	66		**3,838,425,000**	5.2	**62**
74	Riggs National Bank, Washington, D.C	**195,127,000**	187,173,000	68		**3,707,089,000**	5.3	**58**
75	Whitney National Bank, New Orleans	**194,933,241**	172,754,763	72		**2,046,108,883**	9.6	**121**
76	First Wisconsin National Bank, Milwaukee	**189,371,000a**	178,776,000a	70		**3,466,227,000**	5.5	**78**
77	First Interstate Bank of Nevada NA, Reno	**186,844,000**	171,602,000	74		**2,353,278,000**	7.9	**91**
78	Bank of Hawaii, Honolulu	**183,138,000a**	163,853,000a	79	+ 1	**2,876,154,000**	6.4	**72**
79	Banco Popular de Puerto Rico, San Juan	**179,064,868a**	160,462,405a	81	+ 2	**2,722,853,403**	6.6	**82**
80	American Bank & Trust Co., Reading, Pa	**177,892,000a**	156,879,000a	82	+ 2	**2,463,814,000**	7.2	**87**
81	Continental Bank, Norristown, Pa	**177,288,000a**	164,168,000a	78		**2,300,136,000**	7.7	**95**
82	First & Merchants National Bank, Richmond	**174,260,000**	164,619,000	77		**2,749,938,000**	6.3	**83**
83	Central National Bank, Cleveland	**171,770,000a**	161,373,000a	80		**2,250,907,000**	7.6	**120**
84	Bank of Virginia, Richmond	**169,979,000**	143,366,000	94	+ 10	**3,232,940,000**	5.3	**71**
85	American National Bank & Trust Co., Chicago	**169,716,000**	153,614,000	83		**3,208,523,000**	5.3	**80**
86	First National Bank & Trust Co., Oklahoma City	**168,754,239**	144,789,670	90	+ 4	**3,023,787,431**	5.6	**81**
87	First National Bank, Louisville, Ky	**167,637,316**	150,583,000	86		**2,814,753,257**	6.0	**98**
88	Bank of New England NA, Boston	**167,090,000a**	149,758,623a	87		**3,746,972,000**	4.5	**61**
89	State Street Bank & Trust Co., Boston	**166,655,000a**	145,319,000a	89		**3,442,388,000**	4.8	**84**
90	First Security Bank of Utah NA, Ogden	**165,354,000a**	151,176,000a	84		**2,379,562,000**	6.9	**100**
91	Centerre Bank NA, St. Louis	**164,799,000**	167,164,000	76		**3,403,781,000**	4.8	**86**
92	First Interstate Bank of Washington NA, Seattle	**164,431,185a**	125,457,730a	113	+ 21	**2,455,414,000**	6.7	**92**
93	Indiana National Bank, Indianapolis	**161,349,000**	146,904,000	88		**2,660,225,000**	6.1	**105**
94	Central Bank of the South, Birmingham, Ala	**159,763,298a**	142,001,945a	95	+ 1	**2,597,347,427**	6.2	**94**
95	First National Bank, Birmingham, Ala	**158,128,000**	144,558,000	91		**2,165,726,000**	7.3	**124**
96	Equibank, Pittsburgh	**157,217,000**	129,812,000	109	+ 13	**3,167,402,000**	5.0	**75**
97	Arizona Bank, Phoenix	**154,406,353a**	131,861,759a	105	+ 8	**2,337,055,255**	6.6	**96**
98	South Carolina National Bank, Columbia	**152,993,000**	144,491,910a	92		**2,007,771,000**	7.6	**131**
99	American Fletcher National Bank & Trust Co., Indianapolis	**152,734,000a**	150,824,000	85		**2,922,957,000**	5.2	**89**
100	Bank of the Southwest NA, Houston	**151,655,000a**	136,990,000	100		**3,003,710,000**	5.0	**73**

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*—Total capital funds consist of total equity capital plus subordinated debt. Note that for 1982 American Banker requested banks to report Federal regulatory "call report" figures. For this reason, the 1982 capital figures may not be comparable with the 1981 figures, since the latter may have been from the bank's public statements which are based on general accounting principles ("gap"). In addition, the data are as reported in 1982 and have not been restated. (a)—Includes subordinated debt and/or preferred stock. (b)—Includes subordinated debt assumed by parent, which is reported in surplus.

Citibank Leads in Capital Funds

Continued from page 1

Chemical Bank and First National Bank, Chicago, had the largest gains, as their ratios rose 0.4% over the year, to 4.7% for Chemical and 4.5% for First National. The rise in Chemical's ratio is largely attributable to the issuance of perpetual preferred stock. The bulk of First National's increase was attributable to the issuance of $200 million in subordinated debt.

The new listing, which appears on page 55 of today's edition, is published as part of the American Banker's annual yearend review of the top 300 banks in deposits.

It provides an absolute and relative measure of the capital size of the nation's top banks. It shows the banks' total capital funds for the last two years; the banks' capital rankings for the last two years; the banks' yearend 1982 asset size and deposit ranking; and a ratio of capital to assets.

The American Banker continues to report a breakdown of total capital funds in the listing of the top 300 banks in deposits, and a summary table provides aggregate capital figures for this group.

The total capital funds of the top 100 banks were $58 billion at yearend, compared with $50 billion a year earlier for the same banks. This is an increase of 16%.

The bank with the most subordinated debt in its capital total was 17th-ranked First Pennsylvania Bank NA, Philadelphia. Of its $765 million in capital funds, 74%, or $563 million, was subordinated debt. A listing of all banks in the top 300 in deposits with supplemental capital, which includes subordinated debt and/or preferred stock, appears on page 54.

The smallest bank in assets and deposits to make the listing of the top 100 in capital funds was 45th-ranked Morgan Bank (Delaware), Wilmington, with $314 million in capital funds.

The bank, which is a subsidiary of J.P. Morgan & Co. Inc., New York, the parent of Morgan Guaranty Trust Co., ranked 146th in assets, with $1.65 billion. And in deposits it ranked 183d, with $1.03 billion. This bank began operations in 1981 under Delaware's Financial Center Development Act.

Primary Function of Bank Capital

Total capital funds consist of equity capital and subordinated debt (capital notes and debentures). Equity capital consists of the value of the common stock, preferred stock, if any, surplus, undivided profits, and reserves for contingencies and other capital reserves.

The primary function of bank capital "is to reassure the public and especially the bank supervisor that the bank is in a position to withstand whatever strains may be placed upon it. Adequate capital serves to keep banks open so that they may be able to absorb losses out of future earnings rather than out of capital funds themselves," says Howard D. Crosse and George H. Hempel in their textbook, "Management Policies for Commercial Banks."

In addition, capital supplies the working tools of the bank to construct new buildings and invest in new equipment. Also, capital supports the credit risks that banks assume in their function as lenders to business.

Federal and state regulations place limits on the amounts banks can lend to any one borrower to a percentage of capital funds. To increase the lending limit, therefore, banks must increase their capital.

Other Survey Findings

- There was a dichotomy in the growth of deposits and assets among the nation's 10 largest banks. Their deposits rose only 2.1%, while assets were up 4.8% as the banks relied heavily on borrowed funds last year.
- Total deposits of the top 300 banks were $1.0519 trillion on Dec. 31, 1982, up 6.4% from $988.7 billion posted by the top 300 banks a year earlier.
- Mergers accounted for a record $11.2 billion, or 17.8% of the $63.2 billion deposit increase last year, as 59 banks in the top 300 took over 93 other banks last year. The previous record year for mergers was 1981, when 47 banks in the top 300 took over 110 banks with $9.5 billion in deposits, which accounted for 14.5% gain in deposits in 1981.
- The total deposit gain of the top 300 banks, adjusted for mergers, was 5.2% last year, compared with 6.1% a year earlier.
- There were 233 banks with $1 billion or more in assets at yearend, and the total assets of these banks were $1.378 trillion, up 8.7% from a year earlier. However, adjusting the gain for mergers reduces the growth of assets to approximately 7.7%. At yearend 1981, there were 210 banks with assets over $1 billion. The billion-dollar asset banks are listed on page 52.

Largest Gain in Deposit Rank

- The largest gain in deposit rank last year among the top 100 banks was scored by Connecticut Bank & Trust Co. NA, Hartford, which jumped 156 places in rank to 44th. The gain was attributable to a merger. For details of this merger, and all mergers among the banks in the top 300, see the mergers list on page 53.
- F&M Marquette National Bank, Minneapolis, and Sun Bank/South Florida NA, Fort Lauderdale, had the largest gains in rank among the second 100 largest banks and third 100 largest banks, respectively. F&M Marquette moved up 483 places in rank to 181st after a merger. And Sun Bank moved up 459 places in rank to 281st after a merger.
- Among the top 300 banks, 192 had supplemental capital which totaled $6.1 billion, compared with $5 billion in supplemental capital for 182 banks in the top 300 in 1981.
- Total capital funds of the top 300 banks was $74.5 billion on Dec. 31, up $6.7 billion, or 9.8%, from $67.8 billion in capital for the top 300 banks at yearend 1981. ■

Cleveland Fed Clears Merger

CLEVELAND — The Federal Reserve Bank of Cleveland has approved the merger of the Wakeman Bank Co., Wakeman, Ohio, with The Erie County Bank, Vermilion, Ohio. ■

Banc One Acquisition

CLEVELAND — The Federal Reserve Bank of Cleveland has approved the application of Banc One Corp., Columbus, Ohio, to acquire Tower National Bank of Lima. ■

To Our Readers

The American Banker would appreciate your comments on the Top 300 Banks statistical tables in today's issue. Please answer the following questions and return the questionnaire to L. Michael Cacace, American Banker, One State Street Plaza, New York, N.Y. 10004.

Title of Table____________________ **Date**__________

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S&L Brokers . . .

Continued from page 2

a customer up to 70% of the commission he's paying with a full-service firm," said Mr. Edwards, a genial Tennessean with 20 years' experience as a stockbroker, most recently as manager of the Memphis office of First Affiliated Securities Inc.

He cited a typical cost of $88 at a full-service broker for buying 200 shares of $15 stock. Capital's commission on such a purchase will be $40. In another example, he used a 1,000-share purchase at $20 per share. The broker would charge $315, he said, while Capital's charge would be $100.

After training more than 500 S&L employees in seven sessions in Raleigh and one in Asheville, Mr. Edwards got the dubious reward of being sent on a tour of the state to be interviewed by newspaper and television reporters.

After Mr. Edwards had worked his way eastward to Durham, one reporter remarked, "He's told the story so many times, he's got it down to eight minutes."

"There are still new people coming in," said Mr. Edwards, his enthusiasm undimmed by innumerable interviews. North Carolina has 159 S&Ls, so Capital has already been affiliated with about half. "I can see me coming in as we actually 'get live.' I'd like to do one more training session before that happens, because once it does, we're going to get very busy in the business of selling stock.

"Our staff we look to only as a beginning. We have the equipment and the budget to expand as the need dictates." ■

So. Dakota . . .

Continued from page 3

a capital requirement of just $2.5 million for credit card banks.

The only restrictions in the proposal are that a minimum of 100 jobs be created by each bank opening a credit card operation there and that the banks do not compete directly with any Nebraska banks.

The South Dakota law under which Citicorp went to Sioux Falls does not require a minimum number of jobs but does exclude the banks from competing with the state's banks.

A related proposal in the Nebraska legislature would eliminate the 18% interest-rate ceiling on credit cards. That proposal was made in exchange for First National Bank of Omaha's supporting a multibank holding company bill that Nebraska Gov. Robert Kerry signed last month.

The lifting of the usury ceiling for credit cards is viewed as a necessity before any out-of-state banks would seriously consider moving card operations to Nebraska. ■

Bank Chain . . .

Continued from page 2

nsylvania, Rhode Island, Tennessee, Texas, Virginia, and the state of Washington. The New York area will be served from offices in White Plains, N.Y., and Morristown, N.J., both relatively affluent suburbs of New York City.

Dimension Financial is a group of investors including Fred Shaffer and his three sons, Ron, John, and Tim, whose primary business is oil and gas production. Others involved are Daniel Carroll, head of the Ann Arbor, Mich.-based Carroll Group, management consulting firm, and A. Gary Shilling, an economist and head of his own New York firm. ■

Omnibancorp Approval

KANSAS CITY — The Federal Reserve Bank of Kansas City has approved the application of Omnibancorp, Denver, to acquire Omnibank Arapahoe NA, Arapahoe County, Colo., a proposed new bank. ■

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VOL. CXLVIII NO. 46 Tuesday, March 8, 1983 148th Year

Instinet Offers Banks Automated, Low-Cost Stock Execution Service

System Specializes in Small-Order Discount Trading

By **SCOTT McMURRAY**

NEW YORK — Institutional Networks Inc., or Instinet, has begun marketing to banks a new automated stock-execution service that specializes in small-order — 1,000 shares or less — discount brokerage business.

By employing state-of-the-art technology and bypassing exchange floor personnel, Instinet can be the low-cost and most efficient provider of discount brokerage services in the country, says chairman Jerome Pustilnik.

Instinet, founded 13 years ago by Mr. Pustilnik, has been providing automated block-trading services to institutional clients.

The new system is being used by a half-dozen trust departments on an active basis and infrequently by a half-dozen more, says Mr. Pustilnik.

As a supplier of discount brokerage to the retail side of banks, Instinet has signed up, among others, the Great Western Bank & Trust Co. in Phoenix, Ariz. And it is negotiating with a

➻ **Instinet: Page 22**

South Dakota Governor Signs Insurance Powers for Banks

By **RICHARD RINGER**

CHICAGO — State-chartered banks in South Dakota can now own insurance companies under a proposal that was packaged with another banking proposal into an emergency bill and signed Friday night by Gov. William Janklow.

The bill's emergency status means that it took effect immediately with the governor's signature. No banks were reported Monday to have sought to acquire or start up an insurance company.

Immediately after Mr. Janklow signed the legislation, telegrams were sent to three out-of-state bank holding companies informing them of the new law, one source said.

The law allows an out-of-state bank holding company to acquire or charter a state bank, which in turn could own an insurance company.

Citicorp was one of the three bank holding companies notified of the new law, according to the source. A Citicorp spokesman could not be reached for comment.

The New York banking company is

➻ **So. Dakota: Page 17**

Prudential May Seek to Buy a Bank

By **LAURA GROSS**

NEW YORK — The Prudential Insurance Co. of America is investigating the possibility of buying a bank so it can offer federally insured accounts, make consumer loans, and expand into the individual trust business.

Robert A. Beck, chairman and chief executive officer, said he thinks "it's possible tentatively under the Bank Holding Company Act for Prudential to operate a consumer bank."

Prudential currently has no specific institution in mind and has made no decision when to proceed, Mr. Beck told reporters at a press conference called to report the company's 1982 earnings.

Any bank bought by Prudential would have to divest its commercial loan portfolio to comply with the Bank Holding Company Act.

If a decision were made in favor of a consumer bank, Mr. Beck said, Prudential could possibly expand trust services offered by Prudential Trust Co., chartered in Pennsylvania in 1981, to meet the trust needs of its clients.

➻ **Prudential: Page 7**

Irish Bank Seeks to Enter US Market

Signs to Acquire Majority Interest in First Maryland

Special to the American Banker

BALTIMORE — Allied Irish Banks Ltd. of Dublin has reached an agreement to acquire a majority interest in First Maryland Bancorp. in a transaction valued at $150 million.

The $6.7 billion-deposit Allied Irish, Ireland's largest bank, will acquire about 43% of First Maryland's stock this year and increase its interest to between 50% and 60% during the next four years.

J. Owen Cole, chairman of the $3.4 billion-asset First Maryland, said the investment will be made through purchases from existing shareholders and the issuance of new shares by First Maryland.

Mr. Cole said that "among the most important advantages of this transaction to First Maryland will be the infusion of over $80 million in additional equity capital."

Allied Irish is the world's 171st largest commercial bank and is the largest quoted company on the Irish Stock Exchange. First Maryland is parent of the $2.3 billion-deposit First National Bank of Maryland, Baltimore, the state's second largest bank.

Under the agreement, Allied Irish will make a tender offer to acquire 1.8 million shares from stockholders of First Maryland at $35 a share. First Maryland now has about 5.2 million shares outstanding.

The tender offer is expected to be completed late this summer. If the closing of the tender offer is delayed until after March 1984, the price will be adjusted to reflect changes in First Maryland's book value from yearend

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European Financial Marketing Review

The American Banker takes a look at retail banking from an international point of view. Robert Trigaux discusses two small European firms that are way out ahead in the home-banking race, and Jeffrey Kutler writes on the French "mobilization" to stimulate its information sector. Today's feature section, planned with an eye on the European financial marketing conference to be held next week in Monte Carlo, begins on page..10

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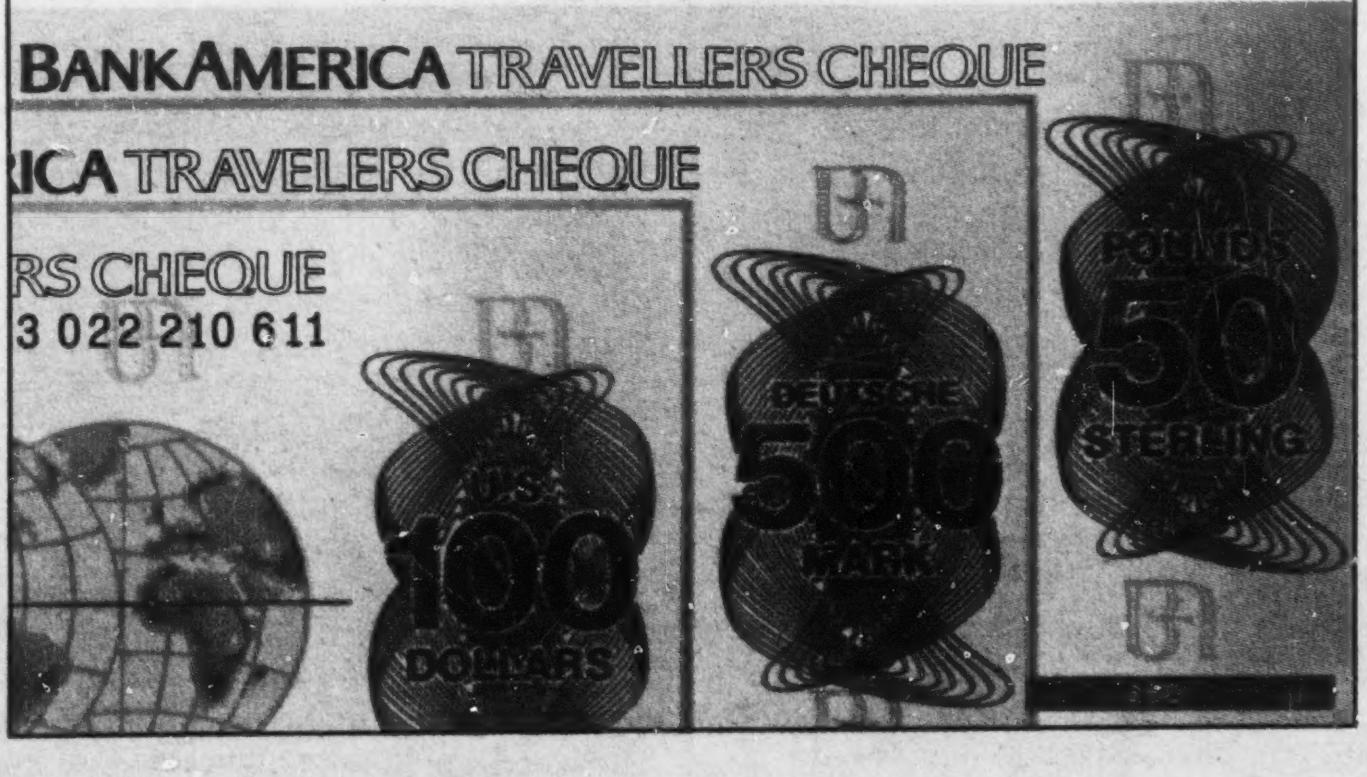

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Instinet . . .

Continued from page 1

number of major banks to provide discount services.

Great Western chose Instinet over competitors such as Fidelity Brokerage Services Inc. or Federated Investors Inc. for one reason, "cost," according to product manager Kristine Christensen.

To distinguish itself from regional competition, she said the bank has been emphasizing its low commission charges and the quality of execution made possible by the automated Instinet system. The 35-branch bank has been opening 15 to 20 new brokerage accounts daily, she noted.

In addition, Instinet is able to offer investors a 35-second average "round trip" on trades of 1,000 shares or less for stocks included in the InterMarket Trading System. The ITS lists approximately 800 stocks traded on major stock exchanges.

How It Works

Specialists in ITS stocks have Instinet terminals at their exchange floor posts. They have agreed with Instinet for at-the-market trades to cross automatically, so the firm avoids the use of floor brokers and runners. The specialist guarantees Instinet customers will get the best price available in the country for an ITS stock on nearly all orders up to 1,000 shares.

A bank employee using Instinet's terminals punches in the stock symbol and number of shares for a customer's order. The buy or sell order travels electronically directly to the specialist post where it crosses via the ITS at the best market price. The terminals display the best bid and ask price offered by different specialists in the ITS stocks, and they automatically update the prices as well. Instinet also executes customer limit orders for trades at a specified price.

The ITS is one of the results of the Securities and Exchange Commission's congressional mandate to hasten the formation of a national market system.

Most other discounters require three minutes or more to confirm a trade. Instinet terminals print out a hard-copy confirmation at the same time the confirmation of the trade appears on their screens, says Mr. Pustilnik.

Wall Street Now Taking Notice

For trust departments the system charges 3 cents to 9 cents per share on executions, depending on the size of the trade. If the trust department generates $2,000 per month in commissions, Instinet makes no further charges for the use of the system.

Securities firms on average charge institutions 10 cents per share on block trades of 10,000 shares or more and 30 cents per share for small-order retail trades. Discounters charge 40% to 70% off the full-service retail rate.

As a "front-end broker" for deposit-taking institutions, says Mr. Pustilnik, Instinet charges a fixed fee of $750 per month for one video terminal, and the fee declines with the number of terminals used.

Depending on the arrangements with the clearing agent that the bank requests — such as how margin customers, and the profits generated by them, will be treated — Instinet is fully competitive with or charges banks less than competitors such as Fidelity or Federated, claims Mr. Pustilnik.

Industry officials often credit Mr. Pustilnik with being ahead of his time in the arcane world of automated execution services, while faulting him on ot being able to capitalize on his nnovations. But now that Mr. Pustilnik taking aim at the retail discount xecution business, Wall Street is taking otice.

Investor interest is reflected in Instinet's stock price, which within the past few weeks has climbed to the $40 bid level. Last October it traded at $8 bid. The stock, with just over one million shares outstanding, trades over the counter but is not listed on the NASDAQ system.

Instinet earlier contacted technology and financial services firms in search of corporate investors willing to provide capital to bring the system to market. After receiving a positive response, the company decided instead to make a private secondary stock offering, rather than seeking a major corporate partner.

In early February Instinet, with 1982 revenues of less than $3.5 million, concluded a $5 million equity private placement to raise capital for its marketing effort. Major investors now include William Lupien, general partner of Trading Company of the West, who was elected Instinet president and member of the board, and Tony Forstmann, principal of the well-known, aggressive money management firm, Forstmann-Leff Associates. Trading Company of the West is the largest specialist firm on the Pacific Stock Exchange.

Instinet clears its trades through the wholesale broker Securities Settlement Corp., which was purchased by the Travelers Corp. insurance company last year.

The hardware for the system was developed by Applied Digital Data Systems, a division of NCR Inc. ■

Biscayne . . .

Continued from page 3

from federal regulators that the deal was not going to be approved.

The termination of the branch sale is a serious setback for the $1.8 billion-asset Biscayne, a troubled thrift that had negative net worth of $22.5 million at the end of 1982. The branch sale would have given the Miami thrift a much needed $56 million capital gain.

Biscayne said Monday, however, that discussions between its largest shareholder and federal regulators about a proposed capital infusion plan "are at an advanced stage." It said the capital infusion would put Biscayne's net worth substantially above regulatory requirements.

That major shareholder is Kaufman & Broad Inc., a Los Angeles-based housing and insurance company. It owns about one-fourth of Biscayne's outstanding stock and holds a majority of the seats on the thrift's board of directors.

Branch sales between S&Ls have generated a certain amount of criticism, in large part because of the way the two parties account for them. The seller gets an immediate boost to capital, and the buyer can report paper income as a result of the use of the purchase method of accounting. ■

Largest U.S. Commercial Banks by States

In order of December 31, 1982, Compared with December 31, 1981

Compilation of the December 31, 1982 deposit-size rankings of the largest commercial banks with deposits of $10 million or more in the states of Colorado, Connecticut, Delaware, the District of Columbia, and the state of Florida are published below with comparable data for December 31, 1981.

These tables, to be continued in subsequent editions for each of the 50 states, the District of Columbia, and Puerto Rico, as data are received and compiled, supplement the American Banker's annual midyear deposit roll call of the 300 largest U.S. banks published on March 4.

COLORADO

12/31/82		Deposits Dec. 31, 1982*	Deposits Dec. 30, 1981*	Rank 12/31/81	Gain
1	IntraWest Bank of Denver NA	1,671,914,000	1,283,816,000	2	+1
2	United Bank of Denver NA	1,660,198,000	1,595,979,000	1	
3	Colorado National Bank, Denver	947,723,000	882,991,647	3	
4	Central Bank of Denver	823,098,000	754,875,663	4	
5	Denver National Bank	291,269,841	281,057,858	5	
6	First Interstate Bank of Denver NA	258,482,569	206,486,375	7	+1
7	First National Bank, Colorado Springs	227,399,043	218,092,064	6	
8	First Interstate Bank of Fort Collins NA	196,701,672	175,167,940	9	+1
9	Metro National Bank, Denver	180,920,000	177,643,686	8	
10	University National Bank, Denver	172,861,000	157,096,342	11	+1

CONNECTICUT

1	Connecticut Bank & Trust Co. NA, Hartford	3,694,611,000	816,558,000	5	+4
2	Connecticut National Bank, Hartford	3,301,934,000	2,229,327,000	2	
3	Union Trust Co., Stamford	1,177,567,000	1,050,831,000	3	
4	Colonial Bank, Waterbury	1,034,800,000	996,624,521	4	
5	Citytrust, Bridgeport	773,215,000	603,734,000	7	+2
6	First Bank, New Haven	530,426,000	531,731,000	8	+2
7	United Bank & Trust Co., Hartford	330,975,393	311,087,000	9	+2
8	Putnam Trust Co., Greenwich	192,379,072	170,178,593	10	+2
9	New Britain National Bank	143,591,000	132,659,000	11	+2
10	Westport Bank & Trust Co.	137,594,000	124,828,000	13	+3

DELAWARE

1	Wilmington Trust Co.	1,151,005,000	1,137,688,000	1	
2	Morgan Bank (Delaware), Wilmington	1,027,150,000	....	...	
3	Bank of Delaware, Wilmington	726,989,000	669,304,984	2	
4	Delaware Trust Co., Wilmington	602,940,689	542,903,000	3	
5	Chemical Bank (Delaware), Wilmington	592,905,000	....	...	
6	Girard Bank Delaware, Dover	300,941,000	267,858,000	4	
7	Chase Manhattan Bank (U.S.A.) NA, Wilmington	186,385,000	....	...	
8	Sussex Trust Co., Laurel	138,295,600	120,193,700	5	
9	Maryland Bank NA, Newark	123,946,385	....	...	
10	Provident of Delaware Bank NA, Wilmington	102,442,000	....	....	

DISTRICT OF COLUMBIA

1	Riggs National Bank, Washington	3,053,836,000	3,002,749,000	1	
2	American Security Bank NA, Washington	2,673,937,000	2,405,714,000	2	
3	National Bank of Washington	876,288,000	819,666,680	3	
4	First American Bank NA, Washington	645,886,484	541,346,442	4	
5	NS&T Bank NA, Washington	490,529,000	485,878,000	5	
6	Madison National Bank, Washington	177,673,495	161,283,237	6	
7	District of Columbia Nat'l Bk, Washington	170,276,709	128,704,676	7	
8	Security National Bank, Washington	142,544,627	108,660,549	8	
9	Industrial Bank of Washington	59,552,000	55,990,000	9	
10	National Bank of Commerce, Washington	52,025,733	46,159,406	12	+ 2

FLORIDA

1	Southeast Bank NA, Miami	5,554,736,000	5,008,198,000	1	
2	Atlantic Nat'l Bk of Florida, Jacksonville	1,986,463,000	1,674,768,000	2	
3	Barnett Bank of South Florida NA, Miami	1,484,908,461	1,177,970,000	3	
4	Sun Bank NA, Orlando	1,335,745,000	1,019,732,000	4	
5	Exchange B & T Co. of Fla. NA, Tampa	1,140,809,000	585,568,000	7	+ 2
6	First National Bank of Florida, Tampa	1,063,930,000	912,122,000	5	
7	NCNB National Bank of Florida, Boca Raton	737,448,864	474,407,000	10	+ 3
8	Flagship National Bank, Miami	733,982,000	632,137,027	6	
9	Florida National Bank, Jacksonville	632,931,000	455,187,000	11	+ 2
10	Sun Bank/South Florida NA, Ft. Lauderdale	631,840,000	198,858,000	37	+27

*—Data for 12/31/82 may not be comparable with 12/31/81 because of mergers, etc.

Mich., Va. . . .

Continued from page 3

FSLIC's capital outlay. The Bank Board said the estimated present value cost of the FSLIC assistance was $5.4 million.

Richard Platt, senior vice president and director of marketing at First Federal of Michigan, said in an interview Monday that the thrift considered Virginia, especially the southeast section, to be an attractive market. He said negotiations to acquire the two Newport News thrifts began late last fall.

Mr. Platt described the area served by the two thrifts to be "a growing market, very stable, with low unemployment and pretty good diversification." He cited shipbuilding and other military-related businesses in the Newport News area as well as the tourist trade in Williamsburg and Virginia Beach.

As for the problems at the two thrifts that led to the acquisition, Mr. Platt said these were typical of industrywide problems, with the S&Ls having fixed-rate assets in their portfolios and an escalating cost of funds. Management and employees of the thrifts were remaining with Bay Savings Bank.

W. Ballard Preston Jr., who had been president of the former Peninsula Savings, was named president of Bay Savings Bank, and Robert Williams, president of the former First Federal of Newport News, became executive vice president of the new savings bank.

Mr. Platt said the Michigan thrift chose to form the new institution as a savings bank rather than as a savings and loan because current rules for savings banks offer greater flexibility to make consumer loans and other investments than those for S&Ls.

In the assisted merger of Leader Savings into Pelican Home & Savings, the FSLIC agreed to make a cash contribution of $15 million and to indemnify Pelican for any undisclosed liabilities or possible litigation from the merger. Pelican agreed to repay $7 million of the cash contribution with interest to the FSLIC. The Bank Board said the estimated present value cost of the transaction to the FSLIC was $8 million. ■

NOTE

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